

No: 073 /BC-HĐQT-NHCT44

Hanoi, January 29th, 2019

REPORT ON CORPORATE GOVERNANCE

(For the year 2018)

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

Company name: Vietnam Joint Stock 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 3942 1032
Email: investor@vietinbank.vn
Charter capital: 37,234,045,560,000 VND
Securities code: CTG

I. Activities of the General Meeting of Shareholders

| No. | Resolution | Date | Content |
|-----|-------------|------------|---|
| 1 | 18/NQ-ĐHĐCĐ | 21/04/2018 | <p>Resolution of 2018's Annual General Meeting (AGM) of Shareholders approved the following content:</p> <ul style="list-style-type: none">- Report of the BoD on task performance in 2017 and development orientation for 2018;- Report of the BoM on 2017 business performance and development plan for 2018;- Report of the Supervisory Board on Supervisory Board's activities in 2017 and orientation for 2018;- 2017's audited financial reports;- 2017's profit distribution plan;- Remuneration for the BoD and the Supervisory Board in 2018;- Amendments and supplements to VietinBank's Charter on Organization and Operation; VietinBank's Internal Regulation on Corporate Governance, VietinBank's Regulation on the Organization and Operation of VietinBank BoD;- Promulgation of VietinBank's Regulation on Organization and Operation of the Supervisory Board;- Authorization for VietinBank's BoD to organize the development and approve VietinBank's Financial Regulation;- Termination of PG Bank merge into VietinBank;- VietinBank's personnel (Removal of Mr. Yotaro Agari from member of the BoDs; Election of Mr. Hideaki |



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| | | | Takase to the BoDs for the term 2014-2019). |
| 2 | 19/NQ-ĐHĐCĐ | 08/12/2018 | Resolution of 2018's Extraordinary General Meeting (EGM) of Shareholders approved the following content: <ul style="list-style-type: none"> - Indicators of 2018's business plan; - 2017's profit distribution plan; - Restructuring plan for investment project of VietinBank Head Office (VietinBank Tower) at Ciputra; - VietinBank's personnel (Removal of Ms. Nguyen Hong Van from her position of Board Member of VietinBank for the term 2014-2019 to be appointed the position of Deputy General Director of VietinBank; Removal of Ms. Pham Thi Hong Phuong from her position of Member of the Supervisory Board of VietinBank for the term 2014-2019 for retirement; Election of Mr. Tran Minh Binh, Acting General Director of VietinBank to the Board of Directors of VietinBank for the term 2014-2019. |

II. Board of Directors (BoD):

1. Information on members of the BoD:

In 2018, VietinBank's BoD held 11 monthly meetings to evaluate business results and provide directions for VietinBank's operations as well as exchanging ideas on a number of issues related to corporate governance. In addition, the BoD and the standing BoD also handled with other issues through written – opinion form (138 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 | Percen-tage | Reasons for absence |
|----|----------------------|---|--------------------------------------|---------------------------------|----------------------|-------------|---|
| 1 | Mr. Nguyen Van Thang | <i>Former Chairman</i> | 31/05/2011 | 13/07/2018 | 85/85 | 100% | Did not attend BoD meetings and give written opinions since 13/7/2018 (<i>no longer being a BoD member</i>) |
| 2 | Mr. Le Duc Tho | Chairman of the BoD (<i>Former CEO</i>) | 29/04/2014 | | 149/149 | 100% | |

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| 3 | Mr. Tran Minh Binh | Board member cum CEO | 08/12/2018 | | 11/11 | 100% | Attend BoD meetings and give written opinions since 08/12/2018 (start being a BoD member) |
| 4 | Mr. Cat Quang Duong | Board member | 28/02/2012 | | 132/132 | 100% | |
| 5 | Ms. Tran Thu Huyen | Board member | 24/07/2014 | | 131/131 | 100% | |
| 6 | Mr. Phung Khac Ke | Board member | 01/11/2014 | | 119/119 | 100% | |
| 7 | Mr. Hiroshi Yamaguchi | Board member cum Deputy CEO | 17/04/2017 | | 118/119 | 99% | Did not attend April meeting due to business trip. |
| 8 | Mr. Yotaro Agari | Board member | 26/04/2016 | 21/04/2018 | 8/8 | 100% | Did not attend BoD meetings and give written opinions since 21/4/2018 (no longer being a BoD member) |
| 9 | Mr. Hideaki Takase | Board member | 21/4/2018 | | 109/109 | 100% | Attend BoD meetings and give written comments since 21/4/2018 (start being a BoD member) |

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| 10 | Ms. Nguyen Hong Van | Deputy General Director cum CFO (former Board member) | 04/06/2009 | 08/12/2018 | 104/104 | 100% | Did not attend BoD meetings and give written comments since 08/12/2018 (no longer being a BoD member) |
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Notes:

- The total number of meetings of the BoD in 2018 is 149, including 11 monthly periodical meetings and 138 written opinions.
- Standing BoD which includes Chairman, Board member cum CEO and 01 Board member (depending on BoD's task assignment) has been no longer effective since 21/04/2018 according to Resolution of the 2018 Annual General Meeting of Shareholders No. 18/NQ-ĐHĐCĐ dated 21/4/2018 that approved the amendment and supplementation of VietinBank's Regulation on the Organization and Operation of VietinBank BoD.
- Chairman and Member of BoD cum CEO attend (i) all BoD's monthly meetings; (ii) give written opinions of the BoD and (iii) give written opinions of the Standing BoD.
- Board Members – Mr. Cat Quang Duong, Ms. Tran Thu Huyen, former Board Member Ms. Nguyen Hong Van: attend (i) all BoD's monthly meetings; (ii) give written opinions of the BoD and (iii) give some written opinions of the standing BoD (according to BoD's task assignment). However, written opinions of former Board Member Ms. Nguyen Hong Van were not required for documents related to VietinBank Insurance Corporation (VBI) because Ms. Nguyen Hong Van is currently the Chairwoman of VBI.
- Board Members – Mr. Phung Khac Ke, Mr. Hiroshi Yamaguchi: attend (i) all BoD's monthly meetings and (ii) give written opinions of the BoD.
- Board Members – Mr. Hideaki Takase, Mr. Yotaro Agari: Non-residential Board Members, attend (i) some BoD's monthly meetings and (ii) give written opinions of the BoD.

2. Supervision by the BoD over the Board of Management (BoM):

Supervisory activities of the BoD over the BoM were 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. On the other hand, the CEO is also a board member, which ensuring the supervision of the BoD on management activities. The BoD also assigned the BoM to closely monitor the macroeconomic situation and market developments, guidelines and directions of the Government, the State Bank of Vietnam in order to seriously and drastically implement business solutions and innovate the methods of corporate governance.

At regular monthly meetings of the BoD, the CEO reported all aspects of VietinBank operations as well as the results of implementing resolutions approved by the AGM and the BoD.

In addition to periodical reports, in 2018, the CEO on behalf of the BoM also reported to the

BoD several topics for further discussion, such as:

- Government's Resolutions, Directives and Circulars of the State Bank of Vietnam (SBV) on measures to manage monetary policy, stabilize interest rates and macro-economy as well as to restructure the banking sector, such as Resolution No. 01/NQ-CP dated January 1st, 2018 of the Government on the main tasks and solutions to implement the socio-economic development plan and state budget estimates for 2018; Decision No. 1058/QĐ-TTg of the Prime Minister approving the scheme "Restructuring the system of credit institutions associated with dealing with bad debts in the period of 2016-2020"; Resolution No. 42/2017/QH14 of the National Assembly on piloting the handling of bad debts of credit institutions; Decision No. 986/QĐ-TTg dated 08/08/2018 of the Prime Minister approving the development strategy of Vietnamese banking industry until 2025, orientation to 2030...
- World economic developments, fluctuations in the global stock market and the impact of global trade war on Vietnam's macro economy as well as banking operations;
- Building and finalizing the restructuring plan associated with bad debt handling in the period of 2016-2020 that being approved by the SBV on November 27th, 2018 under Decision No. 2337/QĐ-NHNN.
- Completing the system of policy documents and internal regulations to ensure compliance with Circular 13/2018/TT-NHNN (effective from January 1st, 2019), while ensuring effective implementation of business activities in accordance with Circular 13/2018/TT-NHNN; improving the efficiency and capacity of internal control and inspection.
- Completing the model of risk management approaching international practices and regulations of the SBV, proceeding to apply Basel II, strengthening the control of activities and control debt quality as well as handling bad debts; paying special attention to the identification and early warning of risks, well manage existing and potential risks affecting VietinBank.
- Progress of implementing major IT projects of VietinBank;
- Network development, stepping up the standardization of the organization model, consolidating and reforming the organizational structure and operation model with the roadmap towards international standards.

Accordingly, VietinBank's business activities have achieved many positive results as below.

In 2018, the total value generated by VietinBank is estimated at VND 27.3 trillion, an increase of 14.2% compared to 2017. The average growth of the total assets is estimated at 6.3% compared to 2017. The average outstanding loans are estimated to increase by 17.6% with the structure of outstanding loans transforming positively in currencies and tenors. VietinBank's subsidiaries and foreign branches grew strongly with the total pre-tax profit increased by 27%.

In addition, VietinBank has continuously its diversified products and services and actively implemented modern technology, thereby increasing service revenue and non-interest income, improving income structure. In 2018, total service fee revenue increased strongly by 32% compared to 2017, the proportion of service fee collection on total operating income was improved. Especially, last year, VietinBank was one of the first two banks in Vietnam to meet the SWIFT GPI standard; at the same time, it was the first domestic bank to provide Internet Banking service for trade finance (VietinBank Trade portal).

VietinBank has made an active effort to synchronously implement measures to improve financial capacity. In 2018, VietinBank issued more than VND 4,000 billion of subordinated bonds to increase Tier 2 capital, restructures equity level 1 and level 2, restructures portfolio of risk-weighted assets in a positive direction. Credit is controlled to grow in accordance with the Government's policies, orientations, SBV regulations and VietinBank's actual conditions; focusing on segments with good NIM (retail, small and medium) and priority areas.

Simultaneously, VietinBank also proactively prevented and controlled risks with modern technology solutions, accelerated information security management, improved the effectiveness of internal control and auditing activities in the system.

In 2019, following the direction of the Government and the SBV, the objectives of the medium-term Business Plan and the restructuring plan associated with the handling of bad debts in the 2016-2020 period, VietinBank continues to innovate, create and grasp at market opportunities, focusing on effective growth, drastically implementing key tasks: Focusing on improving efficiency, maintaining reasonable growth rate in association with good management of growth quality and cost of capital; drastically improve service quality, develop a variety of modern services and products, shift income structure towards increasing non-interest income; promote debt recovery to handle risks, bad debts, VAMC debt sales, improve asset quality, etc.

3. Activities of the BoD's committees:

At present, VietinBank has 04 committees under the BoD namely Personnel, Salary and Reward Committee; Risk Management Committee; Policy Committee; Asset-Liability Management Committee (ALCO). The Committees operate in accordance with the Regulation on organization and operation of each Committee issued by the Board, specifically:

- **Personnel, Salary and Reward Committee:** advising the Board on the organizational structure, personnel management policies, performance evaluation and treatment policies; assisting the Board in re-evaluating personnel within the decision-making authority of the Board; Organizing comprehensive supervision and control of personnel management, capacity framework, succession planning, human resources risk in line with business orientations and plans of VietinBank in each period.
- **Risk Management Committee:** advising the Board on issues related to the determination of risk appetite in each period based on actual situation and market development; Formulating risk management mechanisms, policies and orientation on managing credit risk, investment risk, market risk, operation risk and other types of risks; advising the Board on approval of investment, related transactions, management policies, risk handling plans within the scope of functions and tasks assigned by the BoD.
- **Policy Committee:** advising and assisting at the policy level for the Board in ensuring the appropriateness, completeness, uniformity and validity of policies, regulations on VietinBank's core business activities; Advising the Board on issues related to policy development; Studying and reviewing the policies, regulations issued by the Board relating to VietinBank's key business activities to ensure their completeness, uniformity, timeliness, compliance with laws & regulations and in line with VietinBank's actual activities; Proposing to the BoD policies, regulations that needed to be supplemented, replaced or

amended in accordance with the actual situation and development orientation of VietinBank as well as law amendments.

- **ALCO Committee:** advising the Board on the scale, structure and growth of VietinBank's assets and liabilities in line with the scale of its operation and development strategy in each period; building the development strategy of VietinBank and assigning business plans on the scale, structure and growth rate of assets and liabilities; organizing the assessment of the efficiency of scale and structure of assets and liabilities of VietinBank in each period; reviewing and ensuring safety ratios and limits in business activities according to regulations.

In 2018, the Committees continued to coordinate with relevant departments to review, finalize, amend and promulgate new regulations, procedures on risk management, personnel, reward, investment, capital injection, etc; advising and proposing to the BoD on development strategies, business plan, risk prevention measures on various aspects, implementing initiatives to implement Basel II according to the roadmap; review the personnel under the management of the Board to contribute to improving the capacity and quality in personnel management; proposing and advising the Board on strategic planning and development of VietinBank in the coming time.

4. Resolutions of the BoD:

| No. | Resolution No. | Date of issue | Contents |
|-----|----------------------|---------------|---|
| 1 | 004/NQ-TTHĐQT-NHCT44 | 09/01/2018 | Merging Cash and Vault Department into Transaction Accounting Department at small-sized branches |
| 2 | 005/NQ-TTHĐQT-NHCT44 | 09/01/2018 | Approval on extension of credit limit granted to customer |
| 3 | 007/NQ-TTHĐQT-NHCT44 | 12/01/2018 | Approval on granting credit limit to customer |
| 4 | 014/NQ-TTHĐQT-NHCT44 | 15/01/2018 | Authority to decide personnel matters at branches which merged the cash and vault department into transaction accounting department |
| 5 | 015/NQ-TTHĐQT-NHCT44 | 24/01/2018 | Approval on 2018 business KPIs assigning to branches in VietinBank's system |
| 6 | 017/NQ-TTHĐQT-NHCT44 | 24/01/2018 | Approval on 2018 business KPIs assigning to subsidiary companies, subsidiary bank and overseas branches |
| 7 | 024/NQ-TTHĐQT-NHCT44 | 06/02/2018 | Approval on extension of credit limit granted to customer |
| 8 | 025/NQ-TTHĐQT-NHCT44 | 06/02/2018 | Approval on extension of credit limit granted to customer |
| 9 | 026/NQ-TTHĐQT-NHCT44 | 06/02/2018 | Adjusting 2017 KPI of Branch Director |

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| 10 | 027/NQ-TTHĐQT-NHCT44 | 08/02/2018 | Approval on the promulgation of regulations on revision of credit and investment policy documents issued by the Board of Management. |
| 11 | 028/NQ-HĐQT-NHCT44 | 12/02/2018 | Approval on Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI. |
| 12 | 030/NQ-TTHĐQT-NHCT44 | 12/02/2018 | Approval on granting transaction limit to customer |
| 13 | 034/NQ-TTHĐQT-NHCT44 | 14/2/2018 | Labor Limit of branches in 2018 |
| 14 | 035/NQ-TTHĐQT-NHCT44 | 27/02/2018 | Approval in principal the appointment of Deputy General Director of VietinBank Gold and Jewelry Trading Co. Ltd. |
| 15 | 038/NQ-TTHĐQT-NHCT44 | 27/02/2018 | Liquidation of fixed assets of branch transaction offices |
| 16 | 039/NQ-HĐQT-NHCT44 | 06/03/2018 | Organization of the Annual General Meeting of Shareholders in 2018 |
| 17 | 051/NQ-TTHĐQT-NHCT44 | 06/03/2018 | Approval in principal the insurance policy for VietinBank system during period 2018 - 2019 |
| 18 | 052/NQ-TTHĐQT-NHCT44 | 06/03/2018 | Approval on issuance of the Regulation on separation of Trading Book and Banking Book applied in VietinBank system |
| 19 | 053/NQ-HĐQT-NHCT44 | 06/03/2018 | Issuance of Declaration on 2018 Risk Appetite in VietinBank system |
| 20 | 070/NQ-TTHĐQT-NHCT44 | 22/03/2018 | Capital plan to deploy the Local Network Area (LAN) at Hong Ha Center building – No.25 Ly Thuong Kiet, Hanoi |
| 21 | 073/NQ-TTHĐQT-NHCT44 | 22/03/2018 | Labor limits at subsidiaries in 2018 |
| 22 | 074/NQ-TTHĐQT-NHCT44 | 23/03/2018 | Approval on agenda and documents for the General Meeting of Shareholders of VietinBank Securities Joint Stock Company (VietinBankSc) |
| 23 | 075/NQ-HĐQT-NHCT44 | 26/03/2018 | Approval on the official release of 2017 audited separate and consolidated financial statements prepared in accordance with Vietnamese Accounting Standards and Accounting System of Vietnam Credit Institutions - VAS for the fiscal year 2017 of VietinBank |
| 24 | 083/NQ-TTHĐQT-NHCT44 | 26/03/2018 | Approval on the signing of the framework agreement on trade finance loans to customers |
| 25 | 095/NQ-HĐQT-NHCT44 | 30/03/2018 | Approval on the establishment of VietinBank Thai Nguyen Insurance Company under VBI |
| 26 | 098/NQ-TTHĐQT-NHCT44 | 30/03/2018 | Approval on VietinBank's plan of salary unit price submitted to the State Bank of Vietnam |
| 27 | 100/NQ-TTHĐQT-NHCT44 | 30/03/2018 | Approval on Capital plan to deploy API system |

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| 28 | 106/NQ-TTHĐQT-NHCT44 | 02/04/2018 | Approval on financial plan assigned to VietinBank German branch period 2018 - 2020 |
| 29 | 111/NQ-HĐQT-NHCT44 | 10/04/2018 | Approval on granting credit to customer |
| 30 | 117/NQ-TTHĐQT-NHCT44 | 12/04/2018 | Approval on purchasing plan, estimate/capital plan for Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Insurance Policy for VietinBank during period 2018 - 2019 |
| 31 | 127/NQ-TTHĐQT-NHCT44 | 20/04/2018 | Approval on agenda and documents for the General Meeting of Shareholders of VietinBank Insurance (VBI) and other related issues |
| 32 | 130/NQ-TTHĐQT-NHCT44 | 20/04/2018 | Approval on re-appointment of Deputy General Director of VietinBank Global Money Transfer Company Limited |
| 33 | 135/NQ-TTHĐQT-NHCT44 | 20/04/2018 | Regulations on general welfare and treatment policy for employees in VietinBank system (amended and supplemented) |
| 34 | 136/NQ-TTHĐQT-NHCT44 | 20/04/2018 | Regulations on salary payment in VietinBank system (amended and supplemented) |
| 35 | 137/NQ-TTHĐQT-NHCT44 | 20/04/2018 | Regulations on benefits and remuneration for talented VietinBank Top 500 (revised and supplemented) |
| 36 | 138/NQ-TTHĐQT-NHCT44 | 20/04/2018 | Approval on granting credit limit to customer |
| 37 | 140/NQ-HĐQT-NHCT44 | 26/04/2018 | Approval on the Fidelity Insurance Contract in VietinBank system for the period 2018 - 2019 between VietinBank and VBI |
| 38 | 141/NQ-HĐQT-NHCT44 | 26/04/2018 | Approval on the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract in VietinBank system for the period 2018 - 2019 between VietinBank and VBI |
| 39 | 142/NQ-HĐQT-NHCT44 | 30/04/2018 | Approval on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018 |
| 40 | 155/NQ-HĐQT-NHCT44 | 03/05/2018 | Approval on the amendments and supplements to the Technical Cooperation Support Agreement between VietinBank and MUFG Bank |
| 41 | 173/NQ-HĐQT-NHCT44 | 08/05/2018 | Approval on adjustment of maintenance period of credit limit for customers |
| 42 | 176/NQ-HĐQT-NHCT44 | 15/05/2018 | Approval on the issuance plan, plan of using and repaying the capital raised from the public offering of VietinBank bonds in 2018 (less than 10% of owners' equity) |

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| 43 | 177/NQ-HĐQT-NHCT44 | 15/05/2018 | Assignment of the Chief Operating Officer is VietinBank's representative for the procurement and management of money insurance |
| 44 | 179/NQ-HĐQT-NHCT44 | 17/05/2018 | Approval on the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 bond public offering between VietinBank and VietinBankSc. |
| 45 | 180/NQ-HĐQT-NHCT44 | 17/05/2018 | Approval on the public bond offering circular in 2018 |
| 46 | 181/NQ-HĐQT-NHCT44 | 18/05/2018 | Approval on granting transaction limit to customer |
| 47 | 182/NQ-HĐQT-NHCT44 | 18/05/2018 | Approval on granting transaction limit to customer |
| 48 | 183/NQ-HĐQT-NHCT44 | 18/05/2018 | Approval on granting credit limit to customer |
| 49 | 184/NQ-HĐQT-NHCT44 | 18/05/2018 | Approval on granting transaction limit to customer |
| 50 | 186/NQ-HĐQT-NHCT44 | 18/05/2018 | Approval on granting transaction limit to customer |
| 51 | 187/NQ-HĐQT-NHCT44 | 18/05/2018 | Approval on granting credit limit to customer |
| 52 | 189/NQ-HĐQT-NHCT44 | 29/05/2018 | Approval on purchasing plan and capital to purchase Money Insurance in VietinBank system for period 31/5/2018 – 01/06/2019 |
| 53 | 190/NQ-HĐQT-NHCT44 | 30/05/2018 | Approval on Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI |
| 54 | 191/NQ-HĐQT-NHCT44 | 30/05/2018 | Approval in principal the upgrading of Vientiane transaction office into a branch |
| 55 | 195/NQ-HĐQT-NHCT44 | 30/05/2018 | Approval on issuance plan for private placement of VietinBank Tier 2 bond to increase capital in 2018 (less than 10% of equity) |
| 56 | 197/NQ-HĐQT-NHCT44 | 30/05/2018 | Approval on issuance plan for private placement of VietinBank bond session 1 in 2018 (less than 10% of equity) |
| 57 | 201/NQ-HĐQT-NHCT44 | 08/06/2018 | Approval on the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds between VietinBank and VietinBankSc. |
| 58 | 202/NQ-HĐQT-NHCT44 | 12/06/2018 | Approval on issuance plan for private placement of VietinBank Tier 2 bond to increase capital session 3 in 2018 (less than 10% of equity) |
| 59 | 205/NQ-HĐQT-NHCT44 | 12/06/2018 | Approval on granting credit limit to customer |

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| 60 | 206/NQ-HĐQT-NHCT44 | 12/06/2018 | Approval on addition of 01 form of invoice into the set of self-printed invoices applied in VietinBank system |
| 61 | 207/NQ-HĐQT-NHCT44 | 18/06/2018 | Approval on the Contract for Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds (session 3). |
| 62 | 211/NQ-HĐQT-NHCT44 | 19/06/2018 | Approval on granting transaction limit to customer |
| 63 | 212/NQ-HĐQT-NHCT44 | 19/06/2018 | Approval on granting transaction limit to customer |
| 64 | 220/NQ-HĐQT-NHCT44 | 26/06/2018 | Approval on granting transaction limit to customer |
| 65 | 224/NQ-HĐQT-NHCT44 | 29/06/2018 | Approval on the financial plan for 2018 assigned to head office units as the basis for evaluating the performance of the KPIs balanced score card. |
| 66 | 226/NQ-HĐQT-NHCT44 | 29/06/2018 | Approval on granting transaction limit to customer |
| 67 | 228/NQ-HĐQT-NHCT44 | 03/07/2018 | Approval on granting credit limit to customer |
| 68 | 236/NQ-HĐQT-NHCT44 | 04/07/2018 | Approval on granting transaction limit to customer |
| 69 | 237/NQ-HĐQT-NHCT44 | 04/07/2018 | Approval on granting transaction limit to customer |
| 70 | 246/NQ-HĐQT-NHCT44 | 09/07/2018 | Approval on granting credit limit to customer |
| 71 | 247/NQ-HĐQT-NHCT44 | 09/07/2018 | Approval on granting credit limit to customer |
| 72 | 248/NQ-HĐQT-NHCT44 | 09/07/2018 | Approval on credit disbursement to customer |
| 73 | 249/NQ-HĐQT-NHCT44 | 09/07/2018 | Decision to adjust some contents in the credit granting process for customers |
| 74 | 250/NQ-HĐQT-NHCT44 | 09/07/2018 | Approval on granting credit limit to customer |
| 75 | 254/NQ-HĐQT-NHCT44 | 10/07/2018 | Establishment of VietinBank Dong Do Insurance Company, VietinBank Gia Dinh Insurance Company, VietinBank Ca Mau Insurance Company under VietinBank Insurance Corporation (VBI) |
| 76 | 256/NQ-HĐQT-NHCT44 | 10/07/2018 | Approval on financial regulations of VietinBank |
| 77 | 257/NQ-HĐQT-NHCT44 | 10/07/2018 | Approval on granting transaction limit to customer |
| 78 | 260/NQ-HĐQT-NHCT44 | 10/07/2018 | Approval on the assignment of Deputy General Director Tran Cong Quynh Lan to act as the representative of the Investor to work on bidding packages to implement online hospital fee payment service |

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| 79 | 263/NQ-HĐQT-NHCT44 | 10/07/2018 | Approval on the policy of procuring cash deposit machines (CDM) and reserve cash withdrawal sets. |
| 80 | 275/NQ-HĐQT-NHCT44 | 23/07/2018 | Approval on the issuance of the Regulation on 2nd amendment and supplementation of Regulation on investment and trading of bonds issued by enterprises and credit institutions |
| 81 | 276/NQ-HĐQT-NHCT44 | 30/07/2018 | Approval on granting credit limit to customer |
| 82 | 282/NQ-HĐQT-NHCT44 | 15/08/2018 | Approval on granting credit limit to customer |
| 83 | 286/NQ-HĐQT-NHCT44 | 20/08/2018 | Approval on risk limit in 2018 |
| 84 | 292/NQ-HĐQT-NHCT44 | 22/08/2018 | Approval on granting credit limit to customer |
| 85 | 294/NQ-HĐQT-NHCT44 | 27/08/2018 | Approval on adjustment in conditions for credit granting to customer |
| 86 | 303/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on granting credit limit to customer |
| 87 | 304/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on granting credit limit to customer |
| 88 | 305/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on granting credit limit to customer |
| 89 | 306/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on granting credit limit to customer |
| 90 | 307/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on granting credit limit to customer |
| 91 | 309/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on policy to establish VBI Nam Dinh under VBI |
| 92 | 310/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval for adjustment of authority to control transactions at transaction offices |
| 93 | 318/NQ-HĐQT-NHCT44 | 31/08/2018 | Approval on granting credit limit to customer |
| 94 | 328/NQ-HĐQT-NHCT44 | 05/09/2018 | Extension of project implementation period: renovating and expanding server rooms at 108 Tran Hung Dao |
| 95 | 329/NQ-HĐQT-NHCT44 | 05/09/2018 | Extension of time for implementation of the contract for planning and construction of VietinBank internal information portal |
| 96 | 330/NQ-HĐQT-NHCT44 | 28/09/2018 | Approval on insurance contract with VBI for providing insurance service for ATM/Kiosk and cash in ATM for the period 2018-2019 |
| 97 | 332/NQ-HĐQT-NHCT44 | 28/09/2018 | Provisions on supplying of derivative products of commodity prices |
| 98 | 335/NQ-HĐQT-NHCT44 | 03/10/2018 | Approval in principal the divestment of all shares in Saigon Bank (SGB); Approval of consultancy contract for public offering and auction of SGB shares between VietinBank and VietinBankSc |
| 99 | 348/NQ-HĐQT-NHCT44 | 15/10/2018 | Approval on granting credit limit to customer |
| 100 | 349/NQ-HĐQT-NHCT44 | 15/10/2018 | Approval on issuing plan of Tier 2 bonds for the 4 th session in 2018 (below 10% equity capital) |

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| 101 | 350/NQ-HĐQT-NHCT44 | 15/10/2018 | Approval on issuing plan of VietinBank bonds for the 2 nd session in 2018 (below 10% equity capital) |
| 102 | 355/NQ-HĐQT-NHCT44 | 18/10/2018 | Approval on the contract of registration agent and payment agent for private offering of VietinBank's 2018 Tier 2 bonds (session 4 in 2018) with VietinBankSc |
| 103 | 356/NQ-HĐQT-NHCT44 | 18/10/2018 | Approval on granting credit limit to customer |
| 104 | 357/NQ-HĐQT-NHCT44 | 22/10/2018 | Improvement of the Treasury and Capital Markets Division |
| 105 | 358/NQ-HĐQT-NHCT44 | 25/10/2018 | Approval of the contract of registration agent and payment agent for VietinBank's 2018 private bonds placement (phase 2 in 2018) between VietinBank and VietinBankSc |
| 106 | 359/NQ-HĐQT-NHCT44 | 25/10/2018 | Approval on the cooperation agreement on the implementation of collection services for the purchase of fund certificates for VietinBank Capital. |
| 107 | 363/NQ-HĐQT-NHCT44 | 29/10/2018 | Arranging additional area for Han River Branch - Da Nang representative office |
| 108 | 368/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on the issuance of regulations on delivery, preservation and transportation of cash, precious assets, valuable papers, important prints, collateral records. |
| 109 | 374/NQ-HĐQT-NHCT44 | 30/10/2018 | Complete interior work for Tra Vinh Branch |
| 110 | 379/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on the agenda and content of the documents of VBI's Extraordinary General Meeting of Shareholders in 2018 |
| 111 | 382/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on the policy of sponsoring software, website and purchasing equipment to expand hospital fee payment services at hospitals |
| 112 | 383/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on granting credit limit to customer |
| 113 | 385/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on the establishment of Internal Audit Department of VietinBank Laos |
| 114 | 388/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on the policy of sponsoring software and purchasing equipment to expand hospital fee payment services at hospitals |
| 115 | 391/NQ-HĐQT-NHCT44 | 30/10/2018 | Approving for Vuon Chuoi Transaction Office of branch 3 - HCMC to use 02 unit seals at the Transaction Office |
| 116 | 392/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on granting credit limit to customer |
| 117 | 394/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on granting credit limit to customer |
| 118 | 395/NQ-HĐQT-NHCT44 | 30/10/2018 | Approval on granting credit limit to customer |

| | | | |
|-----|----------------------|------------|---|
| 119 | 400/NQ-HĐQT-NHCT44 | 01/11/2018 | Approval on the organization of VietinBank's Extraordinary General Meeting of Shareholders in 2018 of VietinBank |
| 120 | 402/NQ-HĐQT-NHCT1.1 | 08/11/2018 | Approval on the policy of establishing Legal and Compliance Division and consolidating the Risk Management Division |
| 121 | 402/NQ-HĐQT-NHCT1.2 | 09/11/2018 | Approval on the guidelines and capital plans to select an independent auditor to review and audit the financial statements and operation of the internal control system of VietinBank in 2019 |
| 122 | 408/NQ-HĐQT-NHCT44 | 10/11/2018 | Approval on the content of the cooperation agreement between VietinBank and the strategic investor of VBI (<i>not being a related person of VietinBank</i>) |
| 123 | 416/NQ-HĐQT-NHCT44 | 29/11/2018 | Approval on the policy of re-signing contract to buy health insurance for employees of VietinBank (1.12.2018-30.11.2019) with VBI |
| 124 | 417/NQ-HĐQT-NHCT44 | 29/11/2018 | Adjustment of credit granting conditions for customer. |
| 125 | 419/NQ-HĐQT-NHCT44 | 30/11/2018 | Approval on the Regulation on Risk Management Framework within VietinBank system |
| 126 | 421/NQ-HĐQT-NHCT44 | 07/12/2018 | Approval on the content of official documents submitted to the Extraordinary General Meeting of Shareholders in 2018 |
| 127 | 426/NQ-HĐQT-NHCT44 | 07/12/2018 | Approval on the application of self-printed invoices in VietinBank system |
| 128 | 430B/NQ-HĐQT-NHCT1.1 | 12/12/2018 | Establishment of Financial Division |
| 129 | 432/NQ-HĐQT-NHCT44 | 19/12/2018 | Approval on private placement of subordinated bonds to increase Tier 2 capital in December 2018 of VietinBank (VND 100 billion) (less than 10% of equity) |
| 130 | 433/NQ-HĐQT-NHCT44 | 19/12/2018 | Approval on transaction limit with customer |
| 131 | 434/NQ-HĐQT-NHCT44 | 19/12/2018 | Assigning task and authorizing Deputy General Director cum Head of Risk Management Division Mr. Nguyen Dinh Vinh to replace Deputy Head of Division Ms. Le Anh Ha as VietinBank's representative to carry out the procurement and direct management of operational risk insurance performed by the Risk Management Department for the period 2016-2018. |
| 132 | 435/NQ-HĐQT-NHCT44 | 19/12/2018 | Approval on private issuance of subordinated bonds to increase Tier 2 capital in December 2018 (VND 400 billion) (less than 10% of equity) |

| | | | |
|-----|--------------------|------------|--|
| 133 | 444/NQ-HĐQT-NHCT44 | 24/12/2018 | Approval on contract of registration agent and payment agent for VietinBank's 2018's private offering subordinated bonds (in December 2018) between VietinBank and VietinBankSc (VND 100 billion). |
| 134 | 452/NQ-HĐQT-NHCT44 | 25/12/2018 | Approval on the settlement to extend the Treasury MX.3 software copyright |
| 135 | 455/NQ-HĐQT-NHCT44 | 28/12/2018 | Approval on contract of providing and using payment services between VietinBank and VietinBankSc |
| 136 | 459/NQ-HĐQT-NHCT44 | 28/12/2018 | Approval on change of form of emulation awards in 2017 for the program "2017 SME Star" |
| 137 | 471/NQ-HĐQT-NHCT44 | 31/12/2018 | Approval on issuance of documents to replace Decision 1731 regarding regulations on time limit for preservation and storage of accounting documents |
| 138 | 473/NQ-HĐQT-NHCT44 | 31/12/2018 | Approval on the invalidity of the Regulations on the competence to approve international payment operations and trade finance Code Qđ.TTTTTM.02.IV |

III. Supervisory Board

1. Information about members of the Supervisory Board

In 2018, the Supervisory Board held 11 periodical monthly meetings with the participation of members of the Supervisory Board, supporting team and leader of Internal Control department to implement works, detailed as follows:

| No. | Members of Supervisory Board | Position | Day becoming member of the Supervisory Board | Number of attendance | Percentage | Reasons for absence |
|-----|------------------------------|---------------------------|--|----------------------|------------|---------------------|
| 1 | Mr Nguyen The Huan | Head | 14/04/2015 | 11/11 | 100% | |
| 2 | Mr Tran Minh Duc | Member (full time) | 14/04/2015 | 11/11 | 100% | |
| 3 | Ms. Pham Thi Hong Phuong | Former Member (full time) | 14/04/2015 | 07/11 | 64% | Personal leave |
| 4 | Ms. Pham Thi Thom | Member (part-time) | 04/06/2009 | 10/11 | 91% | Personal leave |

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

In 2018, the Supervisory Board has implemented the tasks and functions in accordance with the Law on Credit Institutions, VietinBank's Charter, Regulations on organization and operation of the Supervisory Board as well as the orientation on operation of the Supervisory Board that

was approved by the AGM 2018, specifically:

2.1. Supervising business operations, compliance with law and VietinBank's Charter in management and administration of VietinBank; and implementing AGM's resolutions

In 2018, the Supervisory Board carried out regular and continuous monitoring activities through the following specific actions:

- *Supervise the implementation of resolutions of the General Meeting of Shareholders*

The Supervisory Board regularly monitored the implementation of resolutions of the General Meeting of Shareholders, thereby exchanging and discussing with the BoD to approve at meetings of the BoD and proposing solutions to help BoD and BoM complete the plan assigned by the General Meeting of Shareholders. Concurrently, the Supervisory Board reports on the implementation of these targets at the AGM.

- *Periodically supervise, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings*

Through internal management reports of VietinBank, independent reports of members of the Supervisory Board and reports of the Internal Audit Department, the Supervisory Board has conducted regular monitoring of VietinBank's business operations. On a monthly or irregular basis, the representative of the Supervisory Board attended all meetings of the BoD and the BoM to capture information, exchange, discuss and give objective and independent opinions regarding shortcomings, limitations and risks in business operations of VietinBank, at the same time to propose specific and timely recommendations to the BoD and the BoM. Comments of the Supervisory Board were recorded in monthly BoD Minutes of Meeting and briefings of the BoM.

- *Review of policy documents, BoD's resolutions/decisions*

The Supervisory Board has assigned one member to review policy documents issued by the BoD & the CEO and BoD's resolutions/decisions sent to the Supervisory Board. After reviewing, the Supervisory Board found that the policy documents and BoD's resolutions/decisions are basically in accordance with law, VietinBank's Charter and meet the requirements of governance and management of VietinBank that follows the mission assigned by the General Meeting of Shareholders.

- *Review audit reports of internal audit department*

Based on periodical internal audit findings reports and report on results of each internal audit session at units provided by the Internal Audit Department, the Supervisory Board reviewed and evaluated problems detected through auditing process as well as proposals and recommendations by the Internal Audit Department and included these matters in the reports sent to the BoD at regular meetings in 2018, and submitting the written proposals/recommendations directly to the Chairman of the BoD and the CEO.

2.2. Appraisal of financial statements

Performing the functions and duties stipulated in VietinBank's Charter and the regulation on the organization and operation of the Supervisory Board, in 2018, the financial statement appraisal team has been set up to review the financial statements for full year 2017 and first half of 2018. The appraisal results have been sent to the BoD, BoM timely to seek for approval at the

AGM and making information disclosure in accordance with law.

2.3. Updating list of affiliated persons

Updating the list of related persons of the BoD members, Supervisory Board members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank is carried out by the Supervisory Board periodically according to regulations on the basis of coordination and exchange of information with relevant departments namely the Secretariat to the BoD and Investor Relations. The updated results show that VietinBank's list of related persons in 2018 has some changes compared to that of 2017 due to the changes of members of the BoD and BoM. Specifically, Mr. Tran Minh Binh was elected as a Board member cum General Director, representing 30% of the State's capital and Mr. Hideaki Takase was elected as a Board member. In addition, 01 Board member was removed from her position as a Board member to hold the new position of Deputy General Director of VietinBank (Ms. Nguyen Hong Van); 01 member of the Supervisory Board retired (Ms. Pham Thi Hong Phuong). This list has been updated promptly by the Supervisory Board and recorded properly in accordance with regulations.

2.4. Direction and supervision of internal audit's operations

In 2018, the Supervisory Board regularly directed and supervised the Internal Audit Department to implement the internal audit activities according to the functions, tasks and internal audit plans approved by the Supervisory Board.

At the end of 2018, the Internal Audit Department basically completed 18 audits according to the approved plan and 01 unexpected audit. In addition, the Internal Audit Department also fully performed its assigned tasks in coordinating inspection and auditing activities of functional agencies and independent audit of financial statements for the bank as a legal entity.

The results of implementing the tasks of the Internal Audit Department were reviewed and evaluated fully by the Supervisory Board. Recommendations and proposals of the Internal Audit Department and external inspection and auditing units were promptly transferred to the BoD, BoM as well as related departments.

3. The coordination among the Supervisory Board with the BoD, BoM and other managers

During the implementation of the supervisory role, the Supervisory Board actively coordinated with the BoD, BoM and other managers through recommendations and direct discussions at regular or extraordinary meetings or by written petition for each specific case. In 2018, the coordination between the Supervisory Board and the BoD, BoM and other managers was smoothly implemented in accordance with law and internal regulations of VietinBank.

4. Other activities of the Supervisory Board

In 2018, in addition to implementing the main functions and duties as prescribed by law, VietinBank's Charter and Internal Regulations of VietinBank, the Supervisory Board directly led and together with the Internal Audit Department to carry out the supervision work, urging the implementation of inspection conclusions, audited reports of functional agencies for the bank as a legal entity; directly build, issue and urge the Internal Audit Department to develop and submit several policy documents under the authority of the Supervisory Board and the BoD in accordance with the SBV's Circular No. 13/2018/TT- SBV dated May 18th, 2018 regarding

the internal control system (effective from 01/01/2019).

IV. Training on corporate governance in 2018

VietinBank always determines the important role of corporate governance in business efficiency as well as obtaining the objective of safe and sustainable development.

In 2018, VietinBank's management team sent in-charged staffs to attend training courses, executive trainings, seminars on corporate governance organized by the State Securities Commission (SSC), the Ho Chi Minh City Stock Exchange, collaborated with reputable training organizations.

In March 2018, the Board members and other senior leaders of VietinBank participated in the training course on using the Balanced Scorecard system in strategic management. The training program assisted VietinBank's management to discover and evaluate the existing problems in operational management, strategic management at VietinBank and thoroughly understand the relationship between the key elements in strategic mapping process at VietinBank.

In the coming time, VietinBank will continue to study and deploy courses on corporate governance organized by the SSC 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 No.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 No.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)*.

(Details are in Appendix No.03 attached to this Report)

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 No.04 attached to this Report)

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

| No. | Person who performed transaction | Position | No. of shares owning at beginning of period | | No. of shares owning at closing of period | | Reason for increase/decrease |
|-----|----------------------------------|-------------------------------|---|---------|---|---------|------------------------------------|
| | | | No. of shares | Portion | No. of shares | Portion | |
| 1 | Tran Cong Quynh Lan | Deputy CEO, Head of IT Center | 31,920 | 0.0857% | 0 | 0.0000% | Transaction matching on the market |
| 2 | Nguyen Hoang Dung | Deputy CEO | 43,024 | 0.1156% | 1,024 | 0.0028% | Transaction matching on the market |

VII. Other significant issues: None *fr*

LEGAL REPRESENTATIVE

CHAIRMAN OF THE BOD



[Signature]
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>1- BoD's members:</i> | | | | | | | | |
| 1 | Nguyen Van Thang | | Former Chairman of BOD | | | 29/04/2014 | 13/07/2018 | Appointed BoD member under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Dismissed under Decision 1436/QD-NHNN dated 13/07/2018 of the SBV on the dismissal of 40% State ownership's representative at VietinBank |
| 2 | Le Duc Tho | | Chairman of BoD | | | 29/04/2014 | | Appointed BoD member under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Appointed Chairman of BoD (term 2014-2019) since 31/10/2018 under Resolution 568/NQ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD. |
| 3 | Tran Minh Binh | | Board member CEO | | | 28/05/2014 | | Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD on 8/12/2018; |
| 4 | Cat Quang Duong | | Board member | | | 29/04/2014 | | Appointed under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Appointed to be in-charge of the operation of VietinBank's BoD (term 2014-2019) since 23/7/2018 under Resolution No.261/NQ-HDQT-NHCT1.2 dated 23/7/2018; No longer to be in-charge of the operation of VietinBank's BoD (term 2014-2019) since 31/10/2018 under Resolution No.399/NQ-HDQT-NHCT1.2 dated 31/10/2018. |

| 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 |
|---|----------------------------------|-------------------------------------|--|---|---------|--|--|---|
| 5 | Nguyen Hong Van | | Deputy CEO Head of Finance Department | | | 29/04/2014 | 08/12/2018 | Appointed BoD member under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Dismissed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD on 8/12/2018; |
| 6 | Tran Thu Huyen | | Board member | | | 24/07/2014 | | Appointed BoD member under 2014's EGM Resolution No.999/NQ-DHDCD on 24/7/2014 |
| 7 | Phung Khac Ke | | Board member | | | 01/11/2014 | | Appointed BoD member under 2014's EGM Resolution No.999/NQ-DHDCD on 24/7/2014 |
| 8 | Yotaro Agari | | Board member | | | 26/04/2016 | 21/4/2018 | Appointed BoD member under 2016's AGM Resolution No.15/NQ-DHDCD on 26/4/2016 Dismissed BoD member under 2018's AGM Resolution No.18/NQ-DHDCD on 21/4/2018 |
| 9 | Hideaki Takase | | Board member | | | 21/04/2018 | | Appointed BoD member under 2018's AGM Resolution No.18/NQ-DHDCD on 21/4/2018 |
| 10 | Hiroshi Yamaguchi | | Board member Deputy CEO | | | 17/4/2017 | | Appointed BoD member under 2017's AGM Resolution No.17/NQ-DHDCD on 17/4/2017 |
| II- Members of Board of Management | | | | | | | | |
| 1 | Le Duc Tho | | Chairman of BoD | | | 29/04/2014 | 31/10/2018 | Appointed CEO under the Decision No.689/QD-HDQT-NHCT1 dated 29/4/2014 of VietinBank's BoD; No longer being CEO since 31/10/2018 under Resolution 568/NQ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD. |
| 2 | Tran Minh Binh | | Board member CEO | | | 28/05/2014 | | Appointed Deputy CEO since 28/5/2014 under Decision No.6688/QD-HDQT-NHCT1 dated 28/5/2014 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 8/12/2018 under Decision No.4468/QD-HDQT-NHCT1.2 dated 8/12/2018 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 |
|-------------|------------------------------------|-------------------------------------|--|---|---------|--|--|--|
| 3 | Nguyen Hong Van | | Deputy CEO Head of Finance Department | | | 08/12/2018 | | Appointed Deputy CEO since 8/12/2018 under Decision No.4968/QD-HDQT-NHCT1.2 dated 8/12/2018 of VietinBank's BoD. |
| 4 | Nguyen Hoang Dung | | Deputy CEO | | | 15/03/2011 | | Appointed Deputy CEO under Decision No.188/QD-HDQT-NHCT1 dated 15/3/2011 of VietinBank's BoD. Reappointed Deputy CEO under Decision No.1246/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD |
| 5 | Nguyen Duc Thanh | | Deputy CEO | | | 01/08/2012 | | Appointed Deputy CEO under Decision No.1790/QD-HDQT-NHCT1 dated 1/8/2012 of VietinBank's BoD; Reappointed Deputy CEO under Decision No.529/QD-HDQT-NHCT1.2 dated 11/9/2018 of VietinBank's BoD. |
| 6 | Tran Cong Quynh Lan | | Deputy CEO Head of IT Center | | | 05/03/2015 | | Appointed Deputy CEO under Decision No.159/QD-HDQT-NHCT1 dated 3/3/2015 of VietinBank's BoD. |
| 7 | Nguyen Dinh Vinh | | Deputy CEO Head of Risk management | | | 31/07/2015 | | Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/7/2015 of VietinBank's BoD. |
| 8 | Le Nhu Hoa | | Deputy CEO | | | 01/08/2016 | | Appointed Deputy CEO under Decision No.369/QD-HDQT-NHCT1.2 dated 1/8/2016 of VietinBank's BoD. |
| 9 | Hiroshi Yamaguchi | | Board member Deputy CEO | | | 15/05/2017 | | Appointed Deputy CEO under Decision No.384/QD-HDQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD. |
| III- | Member of Supervisory Board | | | | | | | |
| 1 | Nguyen The Huan | | Head of Supervisory Board | | | 14/04/2015 | | Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015 |
| 2 | Pham Thi Thom | | Member of Supervisory Board | | | 29/04/2014 | | Appointed Supervisory board member under 2014's AGM Resolution No.12/NQ-DHDCD dated 29/4/2014 |
| 3 | Tran Minh Duc | | Member of Supervisory Board | | | 14/04/2015 | | Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015 |

| 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 | Pham Thi Hong Phuong | | Member of Supervisory Board | | | 14/04/2015 | 08/12/2018 | Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015; Dismissed Supervisory board member under 2018's EGM Resolution No.19/NQ-DHDCD on 8/12/2018; |
| IV- Chief Accountant | | | | | | | | |
| 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. |
| V- Subsidiaries | | | | | | | | |
| 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 | | | | | 31/07/2015 | | |
| VI- Associated company | | | | | | | | |
| 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 | | | 13/02/2018 | Resolution No.028/NQ-HĐQT-NHCT44 dated 12/2/2018 on approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI | - | |
| 2 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | | | 27/04/2018 | Resolution No.140/NQ-HĐQT-NHCT44 dated 26/04/2018 on approval of the Fidelity Insurance Contract for the period 2018 - 2019 between VietinBank and VBI | - | |
| 3 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | | | 27/04/2018 | Resolution No.141/NQ-HĐQT-NHCT44 dated 26/4/2018 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2018 - 2019 between VietinBank and VBI | - | |
| 4 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | | | 30/04/2018 | Resolution No.142/NQ-HĐQT-NHCT44 dated 30/4/2018 on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018 | - | |

| 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 |
|-----|--|--------------|---|---------|----------------------|---|---|------|
| 5 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 17/05/2018 | Resolution No.179/NQ-HDQT-NHCT44 dated 17/05/2018 on approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 public bond offering between VietinBank and VietinBankSc. | - | |
| 6 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | | | 30/05/2018 | Resolution No.190/NQ-HDQT-NHCT44 dated 30/05/2018 on approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI | - | |
| 7 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 08/06/2018 | Resolution No.201/NQ-HDQT-NHCT44 dated 08/06/2018 on approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds between VietinBank and VietinBankSc. | - | |
| 8 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 19/06/2018 | Resolution No.207/NQ-TTHDQT-NHCT44 dated 19/06/2018 on approval of the Contract for Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds (session 3) between VietinBank and VietinBankSc. | - | |
| 9 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | | | 28/09/2018 | Resolution No.330/NQ-HDQT-NHCT44 dated 28/9/2018 on the approval of insurance contract for ATM/Kiosk and cash in ATM (period 2018-2019) between VietinBank and VBI Thang Long | - | |

| 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 |
|-----|--|--------------|--|---------|-------------------------|---|---|------|
| 10 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 12/11/2018 | Resolution No. 335/NQ-HDQT-NHCT44 dated 3/10/2018 on the approval of the consultancy contract for 15,121,635 SGB shares' public offering and auction conducting between VietinBank and VietinBankSc | - | |
| 11 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 30/10/2018 | Resolution No.355/NQ-HDQT-NHCT44 dated 18/10/2018 on the approval of registration agent and payment agent contract for VietinBank's 2018's private offering secondary bonds (phase 4) between VietinBank and VietinBankSc. | - | |
| 12 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 29/10/2018 | Resolution No.358/NQ-HDQT-NHCT44 dated 25/10/2018 on the approval of registration agent and payment agent contract for VietinBank's 2018 private bonds placement (phase 2) between VietinBank and VietinBankSc. | - | |
| 13 | VietinBank Fund Management Company Limited (VietinBank Capital) | Subsidiary | | | 13/12/2018 | Resolution No.359/NQ-HDQT-NHCT44 dated 25/10/2018 on the approval of cooperation agreement for the implementation of collection services for the purchase of fund certificates for VietinBank Capital between VietinBank and VietinBank Capital | - | |
| 14 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | | | 01/12/2018 | Resolution No.416/NQ-HDQT-NHCT44 dated 29/11/2018 on the approval of Health Insurance renewal Contracts for VietinBank's employees (from 01/12/2018 to 30/11/2019) 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 |
|-----|---|--------------|--|---------|-------------------------|--|---|------|
| 15 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | 24/12/2018 | Resolution No.444/NQ-HDQT-NHCT44 dated 24/12/2018 on the approval of registration agent and payment agent contract for VietinBank's 2018's private offering secondary bonds (in December 2018) between VietinBank and VietinBankSc | - | |
| 16 | VietinBank Securities Joint Stock Company (VietinBankSc) | Subsidiary | | | | Resolution No.455/NQ-HDQT-NHCT44 dated 28/12/2018 on the approval of provision and utilization of payment services contract between VietinBank and VietinBank Securities | - | |

APPENDIX 03 (Disclosure)

TRANSACTIONS BETWEEN VIETINBANK AND THE COMPANY THAT MEMBERS OF BODS, THE SUPERVISORY BOARD, GENERAL DIRECTOR HAS BEEN A FOUNDING MEMBER OR MEMBERS OF BODS, GENERAL DIRECTOR IN THREE (03) RECENT YEARS (CALCULATED AT THE TIME OF REPORTING)

| 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) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 13/02/2018 | Resolution No.028/NQ-HĐQT-NHCT44 dated 12/2/2018 on approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI | - | |
| 2 | VietinBank Insurance Joint Stock Company (VBI) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 27/04/2018 | Resolution No.140/NQ-HĐQT-NHCT44 dated 26/04/2018 on approval of the Fidelity Insurance Contract for the period 2018 - 2019 between VietinBank and VBI | - | |
| 3 | VietinBank Insurance Joint Stock Company (VBI) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 27/04/2018 | Resolution No.141/NQ-HĐQT-NHCT44 dated 26/4/2018 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2018 - 2019 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 |
|-----|--|---|---|---------|----------------------|---|---|------|
| 4 | VietinBank Insurance Joint Stock Company (VBI) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 30/04/2018 | Resolution No.142/NQ-HDQT-NHCT44 dated 30/4/2018 on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018 | - | |
| 5 | VietinBank Insurance Joint Stock Company (VBI) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 30/05/2018 | Resolution No.190/NQ-HDQT-NHCT44 dated 30/05/2018 on approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI | - | |
| 6 | VietinBank Insurance Joint Stock Company (VBI) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 28/09/2018 | Resolution No.330/NQ-HDQT-NHCT44 dated 28/9/2018 on the approval of insurance contract for ATM/Kiosk and cash in ATM (period 2018-2019) between VietinBank and VBI Thang Long | - | |
| 7 | VietinBank Insurance Joint Stock Company (VBI) | - VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board | | | 01/12/2018 | Resolution No.416/NQ-HDQT-NHCT44 dated 29/11/2018 on the approval of Health Insurance renewal Contracts for VietinBank's employees (from 01/12/2018 to 30/11/2019) between VietinBank and VBI | - | |

APPENDIX 04 (Disclosure)
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|---|-----------------------|-------------------------------------|--|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| <i>I- Affiliated persons of BoDs' members</i> | | | | | | | | |
| 1 | Le Duc Tho | | Chairman of BoD | | | 37,527 | 0.001008% | |
| 1.1 | Le Hoc Thuc | | Father | | | 0 | 0% | |
| 1.2 | Ngo Thi Soi | | Mother | | | 0 | 0% | |
| 1.3 | Tran Thi Minh Vy | | Wife | | | 11,949 | 0.000321% | |
| 1.4 | Le Minh Duc | | Son | | | 0 | 0% | |
| 1.5 | Le Minh An | | Daughter | | | 0 | 0% | |
| 1.6 | Le Trung Dung | | Brother | | | 0 | 0% | |
| 1.7 | Tran Thi Kim Thuy | | Sister - in - law | | | 0 | 0% | |
| 1.8 | Le Anh Tuan | | Brother | | | 0 | 0% | |
| 1.9 | 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% | |
| 2.1 | Tran Minh Quyet | | Father | | | 0 | 0% | |
| 2.2 | La Thi Hien | | Mother | | | 0 | 0% | |
| 2.3 | Nguyen Thi Le Hang | | Wife | | | 0 | 0% | |
| 2.4 | Tran Quang Phu | | Son | | | 0 | 0% | |
| 2.5 | Tran Khanh Uyen | | Daughter | | | 0 | 0% | |
| 2.6 | Tran Thanh Tam | | Sister | | | 0 | 0% | |
| 2.7 | Phan Trong Tien | | Brother - in - law | | | 0 | 0% | |
| 2.8 | Tran Thien Ly | | Sister | | | 0 | 0% | |
| 2.9 | Le Thanh Liem | | Brother - in - law | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|----------|------------------------|-------------------------------------|--|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| 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% | |
| 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% | |
| 3 | Cat Quang Duong | | Board member | | | 0 | 0% | |
| 3.1 | Cat Van Son | | Father | | | 0 | 0% | |
| 3.2 | Nguyen Phuoc Dieu Hy | | Mother | | | 0 | 0% | |
| 3.3 | Nguyen Thi Bich Huong | | Wife | | | 0 | 0% | |
| 3.4 | Cat Bao Chau | | Daughter | | | 0 | 0% | |
| 3.5 | Cat Huong Giang | | Daughter | | | 0 | 0% | |
| 3.6 | Cat Nguyen Hung | | Brother | | | 0 | 0% | |
| 3.7 | Pham Thi Lam | | Sister - in - law | | | 0 | 0% | |
| 3.8 | Cat Dieu Huong | | Sister | | | 0 | 0% | |
| 3.9 | Phuong Minh Hoa | | Brother - in - law | | | 0 | 0% | |
| 3.10 | Cat Dieu Ha | | Sister | | | 0 | 0% | |
| 3.11 | Le Duc Cuong | | Brother - in - law | | | 0 | 0% | |
| 3.12 | State Bank of Vietnam | | Representatives of 30% state ownership at VietinBank | | | 720,061,487 | 19.34% | |
| 4 | Tran Thu Huyen | | Board member | | | 1,429 | 0% | |
| 4.1 | Tran Dinh Mao | | Father | | | 0 | 0% | |
| 4.2 | Hoang Thi Ngan | | Mother | | | 0 | 0% | |
| 4.3 | Nguyen Huu Phuong | | Husband | | | 0 | 0% | |
| 4.4 | Nguyen Huu Duy Hoang | | Son | | | 0 | 0% | |
| 4.5 | Nguyen Lam Tam Anh | | Daughter | | | 0 | 0% | |
| 4.6 | Tran Duc Minh | | Brother | | | 0 | 0% | |
| 4.7 | Luong Thanh Chuyen | | Sister - in - law | | | 0 | 0% | |
| 4.8 | Tran Tien Duy | | Brother | | | 98 | 0.0000026% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|--|--------------------------|-------------------------------------|---|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| 4.9 | Tran Thi Hong Hanh | | Sister - in - law | | | 0 | 0% | |
| 5 | Phung Khac Ke | | Board member | | | 0 | 0% | |
| 5.1 | Phung Danh Canh | | Father | | | | | |
| 5.2 | Dao Thi Cam | | Mother | | | | | |
| 5.3 | Hoang Thi Lan | | Wife | | | 0 | 0% | |
| 5.4 | Phung Thi Lan Huong | | Daughter | | | 0 | 0% | |
| 5.5 | Phung Ngoc Quang | | Son | | | 0 | 0% | |
| 5.6 | Phung Thi Bich | | Sister | | | 0 | 0% | |
| 5.7 | Truong Bang Giao | | Brother - in - law | | | | | |
| 6 | Hideaki Takase | | Board member | | | 0 | 0.000000% | |
| 6.1 | Masaaki Takase | | Father | | | 0 | 0% | |
| 6.2 | Sumiko Takase | | Mother | | | 0 | 0% | |
| 6.3 | Naoko Takase | | Wife | | | 0 | 0% | |
| 6.4 | Hiroaki Takase | | Son | | | 0 | 0% | |
| 6.5 | Haruaki Takase | | Son | | | 0 | 0% | |
| 6.6 | Naoaki Takase | | Brother | | | 0 | 0% | |
| 6.7 | Takako Takase | | Sister - in - law | | | 0 | 0% | |
| 6.8 | Misako Mizobuchi | | Sister | | | 0 | 0% | |
| 6.9 | Toshiaki Mizobuchi | | Brother-in-law | | | 0 | 0% | |
| 6.10 | MUFG Bank, Ltd | | BoM Member and Head of Global Planning Division | | | | | |
| 7 | Hiroshi Yamaguchi | | Board member Deputy CEO | | | 0 | 0% | |
| 7.1 | Zenshi Yamaguchi | | Father | | | | | |
| 7.2 | Futami Yamaguchi | | Mother | | | 0 | 0% | |
| 7.3 | Masae Yamaguchi | | Wife | | | 0 | 0% | |
| 7.4 | Rina Yamaguchi | | Daughter | | | 0 | 0% | |
| 7.5 | Ema Yamaguchi | | Daughter | | | 0 | 0% | |
| 7.6 | Yasutaka Yamaguchi | | Brother | | | 0 | 0% | |
| 7.7 | Shizuko Yamaguchi | | Sister - in - law | | | 0 | 0% | |
| 7.8 | Yoko Kase | | Sister | | | 0 | 0% | |
| 7.9 | Hisao Kase | | Brother - in - law | | | 0 | 0% | |
| II- Affiliated persons of Board of Management's members | | | | | | | | |
| 1 | Tran Binh Minh | | Board member CEO | | | 2,405 | 0.000065% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|--------------------------|---|-------------------------------------|---|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| <i>(See section I.2)</i> | | | | | | | | |
| 2 | Hiroshi Yamaguchi | | Board member Deputy CEO | | | 0 | 0% | |
| <i>(See section I.7)</i> | | | | | | | | |
| 3 | Nguyen Hong Van | | Deputy CEO Head of Finance Department | | | 4,050 | 0.000109% | |
| 3.1 | Nguyen Minh Khanh | | Father | | | | | |
| 3.2 | Vo Hai Duong | | Mother | | | | | |
| 3.3 | Nguyen Manh Cuong | | Husband | | | 0 | 0% | |
| 3.4 | Nguyen Si Nguyen | | Son | | | 0 | 0% | |
| 3.5 | Nguyen Hong Lam | | Brother | | | 0 | 0% | |
| 3.6 | Pham Thuy Linh | | Sister - in - law | | | 0 | 0% | |
| 3.7 | VietinBank Insurance Joint Stock Company | | Chairman of BoD | | | | | |
| 3.8 | VietinBank Gold and Jewellery Trading Company Limited | | Chairman of BoD | | | | | |
| 3.9 | Vietnam Gold Business Association | | Central Executive Committee member | | | | | |
| 4 | Nguyen Hoang Dung | | Deputy CEO | | | 1,024 | 0.000028% | |
| 4.1 | Nguyen Van Dong | | Father | | | 0 | 0% | |
| 4.2 | Tran Thi Xua | | Mother | | | 0 | 0% | |
| 4.3 | Le Thi Nga | | Wife | | | 0 | 0% | |
| 4.4 | Nguyen Le Quynh | | Daughter | | | 0 | 0% | |
| 4.5 | Nguyen Le Huy Bao | | Son | | | 0 | 0% | |
| 4.6 | Nguyen Le Thuy | | Sister | | | 0 | 0% | |
| 4.7 | Nguyen Le Tuyet | | Sister | | | 0 | 0% | |
| 4.8 | Tran Thanh Liem | | Brother - in - law | | | 0 | 0% | |
| 4.9 | 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% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|------|----------------------------|-------------------------------------|---|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| 5 | Nguyen Duc Thanh | | Deputy CEO | | | 0 | 0% | |
| 5.1 | Tran Thi Nhuong | | Mother | | | 0 | 0% | |
| 5.2 | Hoang Viet Phuong | | Wife | | | 6 | 0.0000002% | |
| 5.3 | Nguyen Minh Nga | | Daughter | | | 0 | 0% | |
| 5.4 | Nguyen Hoang Quan | | Son | | | 0 | 0% | |
| 5.5 | Nguyen Thi Lien | | Sister | | | 0 | 0% | |
| 5.6 | Nguyen Duc Huyen | | Brother | | | 0 | 0% | |
| 5.7 | Duong Thi Thai Ha | | Sister - in - law | | | 0 | 0% | |
| 5.8 | Nguyen Thi Khoa | | Sister | | | 0 | 0% | |
| 5.9 | Nguyen Duc Huy | | Brother | | | 0 | 0% | |
| 5.10 | Nguyen Thi Hien | | Sister - in - law | | | 0 | 0% | |
| 5.11 | Nguyen Duc Thanh | | Brother | | | 0 | 0% | |
| 5.12 | Do Thi Lan | | Sister - in - law | | | 0 | 0% | |
| 5.13 | Nguyen Thi Minh Thuy | | Sister | | | 0 | 0% | |
| 5.14 | Nguyen Viet Hoa | | Brother - in - law | | | 0 | 0% | |
| 5.15 | VietinBank Laos | | Chairman of BoD | | | | | |
| 6 | Tran Cong Quynh Lan | | Deputy CEO Head of IT Center | | | 0 | 0.000000% | |
| 6.1 | Tran Cong Minh | | Father | | | 0 | 0% | |
| 6.2 | Cao Thi Kim Dung | | Mother | | | 0 | 0% | |
| 6.3 | Huynh Nu Tram Anh | | Wife | | | 0 | 0% | |
| 6.4 | Tran Cong Quoc Khai | | Son | | | 0 | 0% | |
| 6.5 | Tran Cong Khai Ky | | Son | | | 0 | 0% | |
| 6.6 | Tran Cong Duy Long | | Brother | | | 0 | 0% | |
| 6.7 | Tran Thu Trang | | Sister - in - law | | | 0 | 0% | |
| 6.8 | Tran Cong Thien Qui | | Brother | | | 0 | 0% | |
| 6.9 | 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% | |
| 7.1 | Nguyen Dinh Thao | | Father | | | 0 | 0% | |
| 7.2 | Vo Thi Hanh Thuc | | Mother | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|---|---|-------------------------------------|------------------------------------|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| 7.3 | Mai Thanh Loan | | Wife | | | 0 | 0% | |
| 7.4 | Nguyen Mai Chi | | Daughter | | | 0 | 0% | |
| 7.5 | Nguyen Dinh Son | | Brother | | | 0 | 0% | |
| 7.6 | Nguyen Vu Dieu Nga | | Sister - in - law | | | 0 | 0% | |
| 7.7 | VietinBank Money Transfer Company Limited | | Chairman of BoD | | | | | |
| 8 | Le Nhu Hoa | | Deputy CEO | | | 27,692 | 0.000744% | |
| 8.1 | Le Xuan Son | | Father | | | 283 | 0.000008% | |
| 8.2 | Tran Thi Thuoc | | Mother | | | 0 | 0% | |
| 8.3 | Pham Duy Binh | | Husband | | | 0 | 0% | |
| 8.4 | Pham Thi Thuy Duong | | Daughter | | | 0 | 0% | |
| 8.5 | Pham Thi Bao Chau | | Daughter | | | 0 | 0% | |
| 8.6 | Pham Duc Luong | | Son | | | 0 | 0% | |
| 8.7 | Le Thanh Mai | | Sister | | | 17,208 | 0.000462% | |
| 8.8 | Nguyen Huy Oanh | | Brother - in - law | | | 0 | 0% | |
| 8.9 | Le Hai Hiep | | Brother | | | 0 | 0% | |
| 8.10 | Do Thi Thu Hang | | Sister - in - law | | | 0 | 0% | |
| III- Affiliated persons of Supervisory Board Members | | | | | | | | |
| 1 | Nguyen The Huan | | Head of Supervisory Board | | | 0 | 0% | |
| 1.1 | Nguyen The Hung | | Father | | | 0 | 0% | |
| 1.2 | Chu Thi Dao | | Mother | | | 0 | 0% | |
| 1.3 | Nguyen Thi Phuong Chi | | Wife | | | 0 | 0% | |
| 1.4 | Nguyen Anh Phuong | | Daughter | | | 0 | 0% | |
| 1.5 | Nguyen Hoang Nam | | Son | | | 0 | 0% | |
| 1.6 | Nguyen Thuy Nga | | Sister | | | 0 | 0% | |
| 1.7 | Hoang Van Lien | | Brother - in - law | | | 0 | 0% | |
| 1.8 | Nguyen The Huy | | Brother | | | 0 | 0% | |
| 1.9 | Pham Thi Minh Tu | | Sister - in - law | | | 0 | 0% | |
| 2 | Pham Thi Thom | | Member of Supervisory Board | | | 0 | 0% | |
| 2.1 | Pham Can | | Father | | | 0 | 0% | |
| 2.2 | Pham Thi Khuya | | Mother | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|---|------------------------|-------------------------------------|---|---------------------------------------|---------|---------------------------------------|--------------------------------------|------|
| 2.3 | Kim Duc Cuong | | Husband | | | 0 | 0% | |
| 2.4 | Kim Duc Minh | | Son | | | 0 | 0% | |
| 2.5 | Kim Huong Thao | | Daughter | | | 0 | 0% | |
| 2.6 | Pham Anh Tuan | | Brother | | | 0 | 0% | |
| 2.7 | Nguyen Thi Hien | | Sister - in - law | | | 0 | 0% | |
| 2.8 | Pham Thi Hoa | | Sister | | | 0 | 0% | |
| 2.9 | Dinh Dang Dinh | | Brother - in - law | | | 0 | 0% | |
| 2.10 | Pham Ngoc Chung | | Brother | | | 0 | 0% | |
| 2.11 | Nguyen Thi Hoa | | Sister - in - law | | | 0 | 0% | |
| 2.12 | Pham Tien Thuc | | Brother | | | 0 | 0% | |
| 2.13 | Nguyen Thuy Hai | | Sister - in - law | | | 0 | 0% | |
| 2.14 | Pham Duc Tan | | Brother | | | 0 | 0% | |
| 2.15 | Vu Thi Nguyet | | Sister - in - law | | | 0 | 0% | |
| 2.16 | Pham Ngoc Thanh | | Brother | | | 0 | 0% | |
| 2.17 | Nguyen Thi Oanh | | Sister - in - law | | | 0 | 0% | |
| 2.18 | Pham Thi Ngo | | Sister | | | 0 | 0% | |
| 2.19 | Ta Van Hien | | Brother - in - law | | | 0 | 0% | |
| 2.20 | Pham Thu Tam | | Brother | | | 0 | 0% | |
| 2.21 | Pham Thi Tra Ly | | Sister - in - law | | | 0 | 0% | |
| 2.22 | State Bank of Vietnam | | Manager of Accounting system, Finance and Accounting Department | | | 0 | 0% | |
| 3 | Tran Minh Duc | | Member of Supervisory Board | | | 0 | 0% | |
| 3.1 | Tran Thai Bai | | Father | | | 0 | 0% | |
| 3.2 | Pham Thi Mao | | Mother | | | 0 | 0% | |
| 3.3 | Pham Thi Hoang Anh | | Wife | | | 0 | 0% | |
| 3.4 | Tran Chinh Minh | | Son | | | 0 | 0% | |
| 3.5 | Tran Minh Anh | | Daughter | | | 0 | 0% | |
| 3.6 | Tran Thi Thu Huong | | Sister | | | 0 | 0% | |
| 3.7 | Vu Phuong Lam | | Brother - in - law | | | 0 | 0% | |
| IV- Affiliated of Chief Accountant | | | | | | | | |
| 1 | Nguyen Hai Hung | | Chief Accountant | | | 19,288 | 0.000518% | |

| No. | Name | Securities trading account (if any) | Position | ID No., date of issue, place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|-----|--------------------|-------------------------------------|----------|--|---------|---------------------------------------|--------------------------------------|------|
| 1.1 | Nguyen Minh Chau | | Father | | | 0 | 0% | |
| 1.2 | Nguyen Thi Lieu | | Mother | | | 0 | 0% | |
| 1.3 | Tran Thanh Phuong | | Wife | | | 2,865 | 0.000077% | |
| 1.4 | Nguyen Phuong Ngan | | Daughter | | | 0 | 0% | |
| 1.5 | Nguyen Minh Nghia | | Son | | | 0 | 0% | |
| 1.6 | Nguyen Manh Ha | | Brother | | | 0 | 0% | |

