

No: 072 / BC-HĐQT-NHCT-VPHĐQT1

Hanoi, January 17, 2023

REPORT ON CORPORATE GOVERNANCE

(Full year 2022)

TRANSLATION

Respectfully to: - The State Securities Commission;
- Vietnam Stock Exchange;
- Ho Chi Minh City Stock Exchange;
- Hanoi 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
Charter capital : 48,057,506,090,000 VND
Ticker symbol : CTG
Governance model : General Meeting of Shareholders, Board of Directors, Board of Supervisors and General Director
The implementation of internal audit : Implemented

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

| No. | Resolution | Date | Content |
|-----|-------------|------------|---|
| 1 | 25/NQ-DHĐCĐ | 29/04/2022 | Resolution of 2022 Annual General Meeting of Shareholders (AGM) of VietinBank approved the following contents: 1. Report of the Board of Directors (BoD) on performance in 2021 and development orientation in 2022; 2. Report of the Board of Management (BoM) on business performance in 2021, orientation and plan for 2022; 3. Report of the Board of Supervisors on 2021 activities and orientation in 2022; 4. Audited Financial Statements (FS) of VietinBank prepared in accordance with Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions as at 31 st December, 2021 and for |

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| | | | <p>the period ranging from 01st January, 2021 to 31st December, 2021;</p> <p>5. Authorization for VietinBank's BoD to decide to select a qualified and experienced independent audit organization that meets the conditions specified in Circular 39/2011/TT-NHNN, Circular 24/2021/TT-NHNN amending, supplementing Circular 39/2011/TT-NHNN and is on the approved list of the Ministry of Finance to audit the FS and operations of the internal control system of VietinBank in 2022 in accordance with the Enterprise Law No. 59/2020/QH14, Circular 39/2011/TT-NHNN, Circular 24/2021/TT-NHNN and applicable laws;</p> <p>6. Profit Distribution Plan for 2021 which VietinBank was submitting to competent State Authority for approval;</p> <p>7. Remuneration for the BoD and Board of Supervisors in 2022; In case that additional members of the BoD and Board of Supervisors are elected, the AGM authorized the BoD to decide the additional amount of remuneration arising based on the actual number of the member of the BoD and the Board of Supervisors and in accordance with the regulation on payroll payment of VietinBank;</p> <p>8. The listing of VietinBank's public offering bonds issued in 2022 on Hanoi Stock Exchange after closing the offerings;</p> <p>9. Plan to increase charter capital through the issuance of shares to pay dividend from profit after tax, fund deduction and cash dividend in 2020;</p> <p>10. VietinBank personnel for the term 2019-2024: the additional election of Mr. Nguyen Duc Thanh to hold the position of VietinBank's Board Members for the term 2019-2024.</p> |
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II. BOARD OF DIRECTORS

1. Information on members of the BoD

| No | BoD members | Position | Date becoming/ceasing to be BoD member | |
|----|-------------------------|---------------------|--|-------------------|
| | | | Date of appointment | Date of dismissal |
| 1 | Mr. Tran Minh Binh | Chairman of the BoD | 07/09/2021 | |
| 2 | Mr. Tran Van Tan | Board member | 23/04/2019 | |
| 3 | Mr. Le Thanh Tung | Board member | 03/11/2021 | |
| 4 | Ms. Tran Thu Huyen | Board member | 24/07/2014 | |
| 5 | Mr. Nguyen The Huan | Board member | 23/04/2019 | |
| 6 | Ms. Pham Thi Thanh Hoai | Board member | 23/04/2019 | |

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

| | | | | |
|----|------------------------|-----------------------------|------------|--|
| 7 | Mr. Nguyen Duc Thanh | Board member | 29/04/2022 | |
| 8 | Mr. Masahiko Oki | Board member cum Deputy CEO | 23/05/2020 | |
| 9 | Mr. Masashige Nakazono | Board member | 16/04/2021 | |
| 10 | Ms. Nguyen Thi Bac | Independent Board member | 23/05/2020 | |

Notes:

- From 01/01/2022 to 29/04/2022: VietinBank's BoD for the term of 2019-2024 includes 9 members: Mr. Tran Minh Binh – Chairman of the BoD, Mr. Tran Van Tan – Board member, Mr. Le Thanh Tung – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.
- From 29/04/2022 to 30/06/2022: VietinBank's BoD for the term of 2019-2024 includes 10 members: Mr. Tran Minh Binh – Chairman of the BoD, Mr. Tran Van Tan – Board member, Mr. Le Thanh Tung – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, **Mr. Nguyen Duc Thanh - Board member**, Mr. Masahiko Oki – Board member cum Deputy CEO, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.

2. Meetings of the BoD

In 2022, VietinBank's BoD held periodical monthly meetings to evaluate business results and provide orientations and directions for VietinBank's operations as well as exchanging ideas on a number of issues and topics related to corporate governance. In addition, the BoD also handled with other issues under BoD's approval authority through written – opinion form. Details are as follows:

| No | BoD member | Number of meetings attended | Percentage | Reasons for absence |
|----|--------------------------|-----------------------------|------------|---------------------|
| 1 | Mr. Tran Minh Binh | 306/306 | 100% | |
| 2 | Mr. Tran Van Tan | 305/306 | 99.67% | Business trip |
| 3 | Mr. Le Thanh Tung | 306/306 | 100% | |
| 4 | Ms. Tran Thu Huyen | 305/306 | 99.67% | Business trip |
| 5 | Mr. Nguyen The Huan | 306/306 | 100% | |
| 6 | Ms. Pham Thi Thanh Hoai | 306/306 | 100% | |
| 7 | Mr. Nguyen Duc Thanh (1) | 218/218 | 100% | |
| 8 | Mr. Masahiko Oki | 306/306 | 100% | |
| 9 | Mr. Masashige Nakazono | 306/306 | 100% | |
| 10 | Ms. Nguyen Thi Bac | 306/306 | 100% | |

Notes:

- (1) Attend BoD meetings and give written opinions since 29/04/2022 (start being a BoD member)
- The total number of meetings of the BoD in 2022 is 306, including 11 in-person monthly meetings and 295 times of written opinions.
- Mr. Masahiko Oki: is a residential Board member, (i) attended all BoD's in-person meetings and (ii)

gave written opinions to the BoD.

- *Mr. Masashige Nakazono: 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 Regulations on supervisory activities of the BoD. Accordingly, Board Members, Committees under the BoD and the Supervisory Delegation helps the BoD to carry out regular supervision activities according to the annual and extraordinary supervision plan; The Office of the BoD is the unit that advises and assists the BoD in organizing and implementing supervisory activities of the BoD; individuals and units subject to the supervision are notified of the annual or ad-hoc supervision plan of the BoD, the assignment of supervisory duties of Board Members. On the basis of the annual or extraordinary supervision plans, the BoD conducts their supervision through the following forms:

- ***Review of reports:*** Board Members, Committees under the BoD review reports according to their assigned supervisory scope or under the direction of the Chairman of the BoD for specific reports. After reviewing the reports, Board Members, Committees under the BoD shall prepare their reports on supervision results and send them to the Chairman of the BoD or report on the results of supervision at the periodic and extraordinary meetings of the BoD.
- ***Meeting with individuals and units under supervision:*** The Chairman of the BoD or a Board Member participates in meetings with individuals and units under supervision. After the meeting, Board Members report to the Chairman of the BoD on arising issues related to the supervision content discussed in the meeting for handling, directing, or reporting to the BoD at regular or extraordinary meetings.

At monthly meetings of the BoD, the Deputy CEO in-charge of the BoM fully reported on VietinBank's activities and highlights of the month on: *(i)* interest rate policy, growth promotion programs; *(ii)* products and services; *(iii)* customer support; *(iv)* internal control and inspection; *(v)* risk management, debt collection; and *(vi)* business plan in the coming months. The Deputy CEO in-charge of the BoM also reported on progresses and results of the implementation of GMS Resolutions, BoD's resolutions, decisions and directions as well as reports at the request of the Chairman of the BoD, of Board Members and of Committees under the BoD, reports on several topics as required by the BoD to serve the supervision activities of 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.

Through monitoring activities of the BoD, it proves that the BoM has always promptly reported and received the directions of the BoD and organized to fully and effectively implement these contents throughout the system together with the tasks according to their assigned functions. Based on the orientation of the BoD with important strategic goals in VietinBank's Mid-term Business Plan (MTBP) 2021-2023, 10-year development strategy 2021-2030, Vision to 2045 that were approved by the BoD, the Deputy CEO in-charge of the BoM developed and implemented specific tasks to each BoM member; instructed, assigned business targets and tasks to each Division/Department/Board to implement; reported fully and promptly in writing to the BoD on the results of the assigned tasks and rights. In 2022, the BoM strengthened capacity and improved financial management activities from financial planning, monitoring and administration, operating cost control; flexibly managed capital balance and interest rate policy, optimized capital use efficiency in the context of complicated and challenging market developments;

focused on digital transformation, strongly improved products and services with high technology content in order to improve customer service quality; at the same time, strictly controlled asset quality, continuously strengthened credit appraisal and risk management while promoting bad debt recovery and risk settlement. In addition, the BoD also reviewed and consolidated the system of internal management mechanisms, regulations, and policy documents of VietinBank in a streamlined and coherent manner, actively supporting business activities, sped up the resolution of difficulties for Branches to improve competitiveness while strictly controlling material risks.

In the coming time, the supervision of the BoD over the BoM will continue to be promoted, reflected in the enhanced supervision of the implementation of the Resolutions of the GMS, resolutions, decisions and directions of the BoD, in regular and timely orientation as well as support for the BoM and units to solve difficulties and problems. VietinBank's BoD will promote comprehensive inspection and supervision activities in all areas of operation, identify arising problems and direct the BoM to deploy timely response solutions to enhance operational efficiency, prevent risks and continue to seriously and effectively implement regulations on supervision activities of the BoD.

4. Activities of the BoD's committees

VietinBank has 03 committees under the BoD, namely Human Resource (HR) Committee, Risk Management Committee (RMC) and Policy Committee. The establishment of these Committees complied with the regulations of the SBV and the provisions of law. The BoD assessed that in 2022, the Committees worked closely with relevant departments and units to fully, timely and effectively carry out their functions and duties according to their Regulations on Organization and Operation issued by the BoD respectively. Thereby, the Committees under the BoD helped the BoD to enhance the effectiveness of governance, the effectiveness of supervisory activities of the BoD towards units and individuals under the supervision of the BoD in the VietinBank system. Specific results are as follow:

- **HR Committee:** is an advisory and assisting agency for the BoD on dealing with issues under the BoD's authority in developing HR policies, recruiting, and arranging titles under the BoD's authority; assisting the BoD in supervising the implementation of HR mechanism and policies as well as HR management activities of VietinBank. In 2022, HR Committee advised and assisted the BoD in improving the quality of human resources at all levels, including: (i) Consolidating high-level personnel (*additional election of 01 Board Member and 04 Deputy General Directors*); rotation and appointment of Directors/Deputy Directors of Division; consolidating the titles of full-time Capital Representative, Board Members/Council Members for VietinBank's subsidiaries in order to strengthen control over business activities and develop VietinBank's ecosystem; (ii) Developing team capacity, transparency in recruitment examination, staff arrangement, creating equal promotion opportunities for staffs, especially the core management staffs; (iii) Implement personnel planning at all levels and promote the rotation of managers between Head Office and branches to increase practical experience. Regarding the organizational model: HR Committee advised and assisted the BoD in continuing to transform the model in the direction of leanness, specialization and improved coordination among units: (i) Propose and implement the establishment of IT Division, Finance Division, Purchasing & Asset Management Division, transform the model of Card Center; (ii) Research/deploy models to promote business strategies, support product development and direct sales departments; (iii) Renovate the salary and remuneration policy in order to effectively use the salary fund, properly recognize and pay appropriately for the contributions of employees that directly create products and efficiency. In

2023, the HR Committee will continue to promote research and advise the BoD on advanced and modern HR management strategies, following international practices, ensuring support for the effective, safe and sustainable implementation of business strategies.

- **RMC:** According to the regulations on organization and operation of the RMC, the RMC had quarterly meetings/discussions and extraordinary meetings to discuss and agree on the contents of advice and proposals to the BoD in risk management. In 2022, the RMC actively advised the BoD on several risk management policies, guidelines and directions such as: credit orientation; strictly control the compliance with risk appetite and credit growth ceiling of the State Bank, which included controlling credit granting for real estate business, assessing retail credit portfolio and proposing appropriate risk management measures; strengthened measures to control potentially risky transactions in core operations, ensuring safety for banking operations; additional measures to control technological risks; review of additional tools to control transactions related to embargoes and sanctions against Russia; research and implementation of risk management methods according to regional and international practices... In addition, on the basis of monitoring the evolution of the risk status at VietinBank, the RMC proposed and recommended the BoD many important contents regarding risk management, ensuring VietinBank's business activities being safe, efficient and in compliance with the provisions of the Law in the context of the economy still facing many difficulties due to the impact of the COVID-19 epidemic, the conflict between Russia and Ukraine as well as fluctuations in the bond, stock, and real estates markets. Besides, the RMC advised the BoD to implement key projects related to risk management activities, helping to minimize risks and maximize profits, towards safe, effective and sustainable business growth. In the coming time, the RMC should continue to promote and enhance its advisory role for the BoD in implementing initiatives towards advanced international practices on risk management; strengthen supervision of the implementation of the instructions of the RMC to ensure effective implementation of measures to prevent risks, promptly respond to and maintain safe and effective business activities in the face of fluctuations in the economy.
- **Policy Committee:** Continuing to implement the orientation of the Steering Committee for restructuring the system of policy documents, in the first months of 2022, the policy committee focused on directing the focal units to issue/manage policy documents to review the entire system of policy documents and refer to the document system of other relevant credit institutions to identify outstanding problems as a basis for proposing and approving the plan to restructure the system of policy documents according to the principle of streamlining quantity and content, improving the quality of documents, aiming to user-friendly and especially customer-centric orientation. In 2022, In addition to controlling the bibliographic tree of policy documents, the implementation progress as well as the quality of the promulgation of the document management focal units to give timely direction to ensure the restructuring plan being implemented in accordance with the approved schedule and orientation, the policy committee also identified other outstanding issues of the policy document system related to the adjustment of the document system when the law changed; the development and management of a set of contract templates that VietinBank signed with customers...for timely guidance, contributing to a complete and synchronous system of policy documents. It is expected that in 2023, the policy committee will continue to strengthen the supervision of units in the implementation of the restructuring plan to build a lean and complete document system. In addition, the policy committee also increased the requirements for units to self-identify outstanding issues during the implementation of the document in order to propose appropriate adjustments and promote business activities yet still comply

with the law.

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

III. BOARD OF SUPERVISORS

1. Information on members of the Board of Supervisors

In 2022, VietinBank's Board of Supervisors did not have any changes in personnel. As of 31/12/2022, the Board of Supervisors of VietinBank for the term 2019 – 2024 includes 3 following members:

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

2. Meetings of the Board of Supervisors

In 2022, the Board of Supervisors held 15 meetings to carry out work, discuss and give opinions on the contents within the scope of work, responsibilities and rights of the Board of Supervisors. Meeting attendance rate reached 100%, specifically:

| No. | Members of Board of Supervisors | Number of meetings attended | Attendance rate | Voting rate | Reasons for absence |
|-----|---------------------------------|-----------------------------|-----------------|-------------|---------------------|
| 1 | Ms. Le Anh Ha | 15/15 | 100% | 100% | |
| 2 | Ms. Nguyen Thi Anh Thu | 15/15 | 100% | 100% | |
| 3 | Ms. Pham Thi Thom | 15/15 | 100% | 100% | |

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

In 2022, 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. The supervision of the Board of Supervisors over the BoD, the BoM and shareholders was implemented through the followings:

- Supervising the BoD and General Director in the management and administration of VietinBank (including checking the rationality, legality, honesty and prudence in business management and administration; appraising the adequacy, legitimacy and truthfulness of the report on evaluation of the management of the BoD);
- High-level supervision for internal audit;
- Appraisal of VietinBank's six-month and annual financial statements (including checking the systematicity, consistency and suitability of accounting, statistical and financial statement preparation);

- Updating the list of major shareholders and affiliated persons of members of the BoD, members of the Board of Supervisors, and members of the BoM of VietinBank;
- Reviewing contracts, transactions between VietinBank and related persons under the approval authority of the BoD or the GMS.

The results of several specific tasks are as follows:

3.1. Supervising the BoD and General Director in the management and administration of VietinBank

The Supervisory Board has supervised the BoD and BoM in complying with the provisions of the Law and the Bank's Charter in governance and administration in order to comply with VietinBank's 2022 financial orientation and goals approved by the GMS. Based on the monitoring results, basically, the BoD and BoM directed and operated VietinBank's business activities in accordance with the objectives and complied with the provisions of the Law on Credit Institutions and the Bank's Charter. The Board of Supervisors carried out regular and continuous monitoring activities through the following specific actions:

- ***Supervise the implementation of resolutions of the GMS, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings:*** The Board of Supervisors regularly monitored the implementation of resolutions of the GMS, attended and expressed opinions at regular meetings of the BoD, briefings of the BoM. In these meetings, the Board of Supervisors gave independent opinion and views on business performance data (compared with targets assigned by the GMS); shortcomings, risks in business operations, governance and risk management of VietinBank, then, recommending solutions to help the BoD and BoM fulfill the plan assigned by the GMS and tasks need implementing to overcome shortcomings. At the same time, regarding issues that need attention and strengthened control, the Board of Supervisors made specific recommendations to improve operational efficiency.
- ***Review policy documents, BoD's resolutions:*** The Board of Supervisors assigned one member to review BoD's resolutions sent to the Board of Supervisors and several material policy documents issued by the BoD & the CEO that posed comprehensive impact on the Bank's operation. After reviewing, the Board of Supervisors found that the way to pass resolutions of the BoD had complied with the provisions of VietinBank's Charter and the Regulation on organization and operation of the BoD, the content of the resolutions was in accordance with the provisions of law, at the right authority and reached high consensus of the Board Members. The assessment of compliance and suitability of policy documents is specifically done through internal audit activities.
- ***Controll internal audit data and results:*** On the basis of periodic reports and ad-hoc reports on the results of each internal audit, the Board of Supervisors considered and evaluated the issues recorded through the audit activities, identified material issues, and transmitted them to the content of the report to the BoD and BoM at regular meetings.

3.2. High-level direction and supervision for Internal Audit

In 2022, the Board of Supervisors regularly directed and supervised the Internal Audit Department's activities according to the approved functions, tasks and plans. The Board of Supervisors directed the Internal Audit Department to carry out unit-by-unit and thematic audits, assess the compliance with legal regulations, internal mechanisms/policies/regulations on senior supervision, internal control and risks

management, identification of limitations and causes. Thereby, the Board of Supervisors proposed and made recommendations to the competent authorities to handle the shortcomings and limitations. The high-level supervision of the Internal Audit Department was implemented through the role of the Person-in-charge in each internal audit team, thereby controlling the quality of audit activities, ensuring compliance with professional ethical standards as well as assessing the achievements/limitations of the Internal Audit Department to promptly draw experience through each audit.

3.3. Appraisal of financial statements

Performing the functions and duties as prescribed in VietinBank Charter as well as Regulation on organization and operation of the Board of Supervisors, the Board of Supervisors established an Appraisal Team to appraise the audited 2021 financial statements and reviewed 1H2022 financial statements. Through the appraisal, the Board of Supervisors assessed the reasonableness, legitimacy, honesty and carefulness in accounting, statistics and preparation of financial statements. The appraisal results showed that VietinBank's financial statements had been prepared and reviewed in accordance with the provisions of law, and reflected honestly and reasonably, in all material aspects, the financial position of VietinBank.

3.4. Updating the list of major shareholders and affiliated persons of members of the BoD, members of the Board of Supervisors, and members of the BoM

Updating the list of affiliated persons of the BoD members, Board of Supervisors members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank was carried out by the Board of Supervisors periodically on the basis of coordination and information exchange with the Secretariat to the BoD and Investor Relations. The updated results showed that VietinBank's list of affiliated persons in 2022 had several changes compared to that of year end 2021 due to some changes in the BoD members for the term of 2019-2024, appointment of new Deputy General Directors of the BoM and change of the Person in charge of Corporate Governance. Specifically:

- The additional election of Mr. Nguyen Duc Thanh to hold the position of VietinBank's Board Members for the term 2019-2024 since 29/04/2022;
- The appointment of Mr. Le Duy Hai – Head of Corporate Banking Division to hold the position of VietinBank's Deputy General Director since 09/05/2022;
- The appointment of Mr. Nguyen Tran Manh Trung – Director of VietinBank Hanoi City Branch to hold the position of VietinBank's Deputy General Director since 12/05/2022;
- The appointment of Mr. Hoang Ngoc Phuong – Head of Operation Division to hold the position of VietinBank's Deputy General Director since 12/05/2022.
- The appointment of Mr. Do Thanh Son – Chairman of the Council Member of Ocean Commercial Bank, Ltd to hold the position of VietinBank's Deputy General Director since 11/10/2022.
- The dismissal of Mr. Duong Van Quan, former Chief of the Office of the Board of Directors of VietinBank, Director of VietinBank Hanoi City Branch cum Assistant to the Chairman of VietinBank from the position of the Person in charge of Corporate Governance since 18/10/2022.
- The appointment of Mr. Dong Xuan Hung – Acting Chief of the Office of the Board of Directors of VietinBank to hold the position of the Person in charge of Corporate Governance since 18/10/2022.

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

3.5. Reviewing contracts, transactions between VietinBank and affiliated persons under the approval authority of the BoD or the GMS

In 2022, the Board of Supervisors reviewed contracts between VietinBank and institutional affiliated entities (subsidiaries, affiliated companies, major shareholder). The reviews showed that the signing and implementation of the contracts had a legal basis and approval of the BoD in accordance with its authority and was disclosed according to regulations.

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

The Board of Supervisors regularly participated in regular meetings of the BoD, monthly briefings of the BoM, and participated as guests in a number of meetings of the Committees under BoD and Boards under BoM. The Board of Supervisors closely coordinated with the BoD, BoM in performing functions, duties, and exchanging two-way information on the principle of compliance with the laws and internal regulations of VietinBank. Based on the supervisory and internal audit results, the Board of Supervisors made specific recommendations and notes of advisory nature on the governance and management of the BoD, the CEO/Deputy CEO in-charge of the BoM; supporting the BoD, CEO/Deputy CEO in-charge of the BoM to have more reference information in making decisions, directing relevant units to research and implement measures to promote growth in accordance with strategic directions while still controlling risk effectively. On the other hand, the BoD and the BoM also created conditions for the Board of Supervisors to perform their duties and responsibilities as prescribed. The advice and recommendations of the Board of Supervisors and Internal Audit were recognized by the BoD and BoM to direct relevant units to follow on a roadmap basis.

5. Other activities of the Board of Supervisors

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

IV. BOARD OF MANAGEMENT

Information about the members of VietinBank's BoM is as follows:

| No | Members of the BoM | Date of birth | Qualification | Date of appointment/dismissal of the member of BoM |
|-----------|---------------------------|----------------------|-----------------------------------|--|
| 1 | Mr. Nguyen Hoang Dung | 10/11/1962 | Master in Economics | Appointed on 15/03/2011 In-charge of the BoM since 07/09/2021 |
| 2 | Mr. Tran Cong Quynh Lan | 16/01/1979 | Master in IT | Appointed on 05/03/2015 |
| 3 | Mr. Nguyen Dinh Vinh | 30/09/1980 | Master in Business Administration | Appointed on 31/07/2015 |

| | | | | |
|----|----------------------------|------------|---|--|
| 4 | Ms. Le Nhu Hoa | 23/11/1969 | Master in Finance, Banking and Insurance | Appointed on 01/08/2016 |
| 5 | Mr. Le Duy Hai | 06/01/1977 | Master in Business Administration | Appointed on 09/05/2022 |
| 6 | Mr. Nguyen Tran Manh Trung | 21/09/1983 | Master in Banking & Finance | Appointed on 12/05/2022 |
| 7 | Mr. Hoang Ngoc Phuong | 26/07/1984 | Master in Business Administration | Appointed on 12/05/2022 |
| 8 | Mr. Do Thanh Son | 23/02/1976 | Ph.D in Banking & Finance | Appointed on 11/10/2022 |
| 9 | Mr. Masahiko Oki | 02/08/1971 | Bachelor of Arts in Business and Commerce | Appointed on 23/05/2020 |
| 10 | Mr. Nguyen Duc Thanh | 08/09/1970 | Master in Economics | Appointed on 01/08/2012; No longer being Deputy General Director since 04/05/2022 |

V. CHIEF ACCOUNTANT

Information about VietinBank's Chief Accountant is as follows:

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

VI. TRAINING ON CORPORATE GOVERNANCE

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

In 2022, VietinBank's BoD, Board of Supervisors, BoM and Directors of Head Office departments/divisions as well as Branches attended in-person, online, virtual conferences and seminars organized by international consulting units, strategic partners to update, share knowledge and experience in corporate governance, deploy projects, activities to improve competence in risk management, HR management, financial management, payment activities development, application of digital technology to all activities of the bank, etc. Therefore, VietinBank's BoD, Board of Supervisors, BoM and other management levels kept updating new knowledge and corporate governance standards according to international practices to continuously improve and enhance the management and governance of VietinBank's business activities.

Below are several courses that VietinBank's senior leaders and managers attended in 2022:

| STT | Course name | Course duration | Number of senior leaders participated |
|-----|--|-----------------|---------------------------------------|
| 1 | Certificate for Board Member (<i>provide students with professional knowledge on corporate governance, good corporate governance practices in the region and in the world, and update leadership skills in a challenging working environment for Board Members</i>). | 3 sessions | 1 person |
| 2 | Internal audit in banking activities | 2 sessions | 1 person |
| 3 | Global Leadership (<i>long-term training program from October 2022 to March 2023</i>) | long term | 3 people |
| 4 | New management method, flexible management | 1 session | 5 people |
| 5 | Human Resources Management | 1 session | 3 people |
| 6 | Change Management | 1 session | 1 person |
| 7 | Training to apply lean six sigma improvement method | 2 sessions | 3 people |
| 8 | Excellent Customer Experience | 4 sessions | 1 person |
| 9 | Seminar: Solving capital difficulties for businesses | 1 session | 1 person |
| 10 | Workshop on Capital Markets topic | 1 session | 1 person |
| 11 | Conference on international and Vietnam economic prospects 2023 (<i>13-14 December 2022</i>) | 1 session | All Members of BoD and BoM |

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

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

1. List of affiliated persons of VietinBank

(Details are in Appendix 02 attached to this Report)

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

(Details are in Appendix 03 attached to this Report)

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

4. Transactions between VietinBank and other parties

4.1. Transactions between VietinBank and the company that members of BoD, the Board of Supervisors,

CEO has been a founding member or members of BoD, CEO in three (03) years (*calculated at the time of reporting*): *Details are in Appendix 04 attached to this Report*

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 05 attached to this Report)

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

IX. OTHER SIGNIFICANT ISSUES (*None*)

LEGAL REPRESENTATIVE CHAIRMAN OF THE BOARD OF DIRECTORS

Recipients:

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

(signed and sealed)

Tran Minh Binh

APPENDIX 01
LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS
(Full year 2022)

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|---------------------|---------------|---|---------------|
| 1 | 001/NQ-HĐQT-NHCT2.1 | 04/01/2022 | Approval of the contents related to the transfer and implementation of the Bancassurance Business | 100% |
| 2 | 003/NQ-HĐQT-NHCT2.1 | 07/01/2022 | Approval of the agenda and documents of the Extraordinary General Meeting of Shareholders in 2022 of VietinBank Securities (CTS) | 100% |
| 3 | 004/NQ-HĐQT-NHCT2.1 | 07/01/2022 | Approval of the issuance of the new Investor Relations Business Process at VietinBank | 100% |
| 4 | 005/NQ-HĐQT-NHCT2.1 | 07/01/2022 | Strengthening the Finance Division model | 100% |
| 5 | 006/NQ-HĐQT-NHCT2.1 | 07/01/2022 | Strengthening the model of Operation Division, Treasury & Capital Market Division, Corporate Customer Division | 100% |
| 6 | 007/NQ-HĐQT-NHCT2.1 | 07/01/2022 | Establishment of Information Technology Division | 100% |
| 7 | 008/NQ-HĐQT-NHCT2.1 | 10/01/2022 | Amendment of Regulation on handling labor discipline and material responsibility in VietinBank system | 100% |
| 8 | 009/NQ-HĐQT-NHCT2.1 | 10/01/2022 | Amendment of the Regulation on organization and operation of the Steering Committee for Anti-corruption and Crime | 100% |
| 9 | 030/NQ-HĐQT-NHCT2.1 | 10/01/2022 | Approval of Regulation on buying and selling corporate bonds | 100% |
| 10 | 014/NQ-HĐQT-NHCT2.1 | 12/01/2022 | Approval of the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank | 100% |
| 11 | 016/NQ-HĐQT-NHCT2.1 | 14/01/2022 | Strengthening the model of Retail Division, Marketing & Communication Division, Secretariat to the Board of Directors | 100% |
| 12 | 017/NQ-HĐQT-NHCT2.1 | 14/01/2022 | Approval of credit limit granted for corporate customer | 100% |
| 13 | 018/NQ-HĐQT-NHCT2.1 | 14/01/2022 | Strengthening personnel of Committees, Boards and Ad-hoc Teams of the Board of Directors and establishing the Digital Transformation Steering Committee, the Digital Transformation Steering Committee's assistant team | 100% |
| 14 | 019/NQ-HĐQT-NHCT2.1 | 14/01/2022 | Applying a specific mechanism on the rate of secured credit for corporate customers operating in the field of construction and installation | 100% |
| 15 | 022/NQ-HĐQT-NHCT2.1 | 17/01/2022 | Approval of content under the authority of the Board of Directors in financial solutions for corporate customers operating in the field of pharmaceuticals and medical equipment | 100% |

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|---------------------|---------------|--|---------------|
| 16 | 024/NQ-HĐQT-NHCT2.1 | 18/01/2022 | Approval of the issuance of a new Regulation on Information Disclosure on the Stock Market of VietinBank | 100% |
| 17 | 025/NQ-HĐQT-NHCT2.1 | 18/01/2022 | Approval of the adjustment of transaction limits for financial institution | 100% |
| 18 | 037/NQ-HĐQT-NHCT2.1 | 18/01/2022 | Approval of content of the report to the State Bank on the implementation of the VietinBank Tower project in 2021 | 100% |
| 19 | 031/NQ-HĐQT-NHCT2.2 | 19/01/2022 | Approval of credit limit for corporate customer and related persons | 100% |
| 20 | 034/NQ-HĐQT-NHCT2.1 | 21/01/2022 | Salary fund in 2021 of Vietnam Joint Stock Commercial Bank for Industry and Trade (separately) | 100% |
| 21 | 035/NQ-HĐQT-NHCT2.1 | 24/01/2022 | Approval of mortgage release of collateral for corporate customer | 100% |
| 22 | 052/NQ-HĐQT-NHCT2.1 | 24/01/2022 | Approval of the policy to submit to the State Bank for consideration and adjustment/addition to VietinBank establishment and operation license | 100% |
| 23 | 056/NQ-HĐQT-NHCT2.1 | 24/01/2022 | Approval of credit limit/long-term credit for corporate customers | 100% |
| 24 | 038/NQ-HĐQT-NHCT2.1 | 25/01/2022 | Assign the authority to issue bid guarantee | 100% |
| 25 | 039/NQ-HĐQT-NHCT2.1 | 25/01/2022 | Approval of credit limit granted for corporate customer | 100% |
| 26 | 057/NQ-HĐQT-NHCT2.1 | 25/01/2022 | Approval of contents under authority of the Board of Directors related to the Regulation on Seller factoring product in supply chain financing | 100% |
| 27 | 065/NQ-HĐQT-NHCT2.1 | 25/01/2022 | Approval of the adjustment of credit limit/credit facility for corporate customer | 100% |
| 28 | 042/NQ-HĐQT-NHCT2.1 | 27/01/2022 | Approval of the termination of validity of VietinBank Regulation on Policy for Strategic Corporate Customers | 100% |
| 29 | 043/NQ-HĐQT-NHCT2.1 | 27/01/2022 | Establishment of a member company under VietinBank Insurance Corporation (VBI) | 100% |
| 30 | 053/NQ-HĐQT-NHCT2.1 | 07/02/2022 | Approval of the plan to issue VietinBank certificates of deposit in 2022 | 100% |
| 31 | 048/NQ-HĐQT-NHCT2.1 | 09/02/2022 | Directions at the monthly meeting of the Board of Directors in February 2022 | 100% |
| 32 | 055/NQ-HĐQT-NHCT2.1 | 09/02/2022 | Adjustment of collateral measures for corporate customers | 100% |
| 33 | 051/NQ-HĐQT-NHCT2.1 | 14/02/2022 | Approval of the cooperation contract for deploying services of opening payment accounts, securities accounts and linking/unlinking payment accounts and online securities accounts between VietinBank and VietinBank Securities Joint Stock Company - VietinBankSc | 100% |
| 34 | 058/NQ-HĐQT-NHCT2.1 | 15/02/2022 | Proposal to the State Bank to approve/allow the extension of VietinBank's foreign exchange operations | 100% |
| 35 | 062/NQ-HĐQT-NHCT2.1 | 16/02/2022 | Amendment of VietinBank's Labor Regulations | 100% |
| 36 | 067/NQ-HĐQT-NHCT2.1 | 24/02/2022 | Approval of network-related issues | 100% |
| 37 | 068/NQ-HĐQT-NHCT2.1 | 25/02/2022 | Approval of the implementation of emulation programs to promote business activities in 2022 | 100% |

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|---------------------|---------------|--|---------------|
| 38 | 054/NQ-HĐQT-NHCT2.1 | 28/02/2022 | Approval of the policy and capital plan to hire a digital transformation strategy consultant at VietinBank | 100% |
| 39 | 070/NQ-HĐQT-NHCT2.1 | 02/03/2022 | Deploying credit orientation in the current period | 100% |
| 40 | 071/NQ-HĐQT-NHCT2.1 | 03/03/2022 | Reviewing the level of authority in treasury dealing activities in 2022 | 100% |
| 41 | 073/NQ-HĐQT-NHCT2.1 | 03/03/2022 | Approval of credit limit/credit facility for business customer | 100% |
| 42 | 074/NQ-HĐQT-NHCT2.1 | 04/03/2022 | Amendment of Risk Appetite Statement 2021 - 2023 (review period 2022) in VietinBank system | 100% |
| 43 | 077/NQ-HĐQT-NHCT2.1 | 07/03/2022 | Approval of the foreign currency transaction limit contract between VietinBank and VietinBank Laos | 100% |
| 44 | 078/NQ-HĐQT-NHCT2.1 | 07/03/2022 | Approval of adjustment of credit limit for corporate customer | 100% |
| 45 | 079/NQ-HĐQT-NHCT2.1 | 07/03/2022 | Approval of credit limit granted for corporate customer | 100% |
| 46 | 084/NQ-HĐQT-NHCT2.1 | 07/03/2022 | Directions at the monthly meeting of the Board of Directors in March 2022 | 100% |
| 47 | 082/NQ-HĐQT-NHCT2.1 | 10/03/2022 | Organization of the Annual General Meeting of Shareholders in 2022 | 100% |
| 48 | 083/NQ-HĐQT-NHCT2.1 | 11/03/2022 | Approval of the contractor selection plan for the construction and installation all-risk insurance package for the bidding packages BP04 (a,b,c,d,CMU), BP05, BP06 of VietinBank Tower project | 100% |
| 49 | 085/NQ-HĐQT-NHCT2.1 | 11/03/2022 | Approval of the limit contracts for transactions on the interbank market with MUFG Bank – Hanoi/Ho Chi Minh City Branch | 100% |
| 50 | 086/NQ-HĐQT-NHCT2.1 | 11/03/2022 | Approval of credit risk control limit in 2022 | 100% |
| 51 | 088/NQ-HĐQT-NHCT2.1 | 16/03/2022 | Consolidation of cash & vault function at the Head Office | 100% |
| 52 | 089/NQ-HĐQT-NHCT2.1 | 17/03/2022 | Approval of network-related issues | 100% |
| 53 | 090/NQ-HĐQT-NHCT2.1 | 18/03/2022 | Approval of the documents of the 2022 Annual General Meeting of Shareholders of VietinBank Securities | 100% |
| 54 | 093/NQ-HĐQT-NHCT2.1 | 25/03/2022 | Approval of the policy of periodic health check for employees, additional health check for female employees in VietinBank system in 2022 | 100% |
| 55 | 096/NQ-HĐQT-NHCT2.1 | 28/03/2022 | Approval of network-related issues | 100% |
| 56 | 097/NQ-HĐQT-NHCT2.1 | 29/03/2022 | Establishment of the Organizing Committee of the 2022 Annual General Meeting of Shareholders and the Inspection Committee of Shareholders' eligibility to attend the 2022 Annual General Meeting of Shareholders | 100% |
| 57 | 098/NQ-HĐQT-NHCT2.1 | 29/03/2022 | Approval of credit limit granted for corporate customer | 100% |
| 58 | 099/NQ-HĐQT-NHCT2.1 | 30/03/2022 | Approval of transaction limit/limit for receipt of guarantee in 2022 for financial institution | 100% |
| 59 | 101/NQ-HĐQT-NHCT2.1 | 30/03/2022 | Approval of the Deposit Framework Contract in VND with MUFG Bank - Hochiminh City Branch | 100% |

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|---------------------|---------------|---|---------------|
| 60 | 102/NQ-HĐQT-NHCT2.1 | 30/03/2022 | Consolidation of the organizational model of the Card Center and establishment of Card Operations Management Department under the Operations Division | 100% |
| 61 | 109/NQ-HĐQT-NHCT2.1 | 30/03/2022 | Promulgation of the Regulation on supervisory activities of the Board of Directors | 100% |
| 62 | 095/NQ-HĐQT-NHCT2.1 | 31/03/2022 | Approval of amendments to the insurance distribution contract between VietinBank and Manulife Vietnam and related contents | 100% |
| 63 | 104/NQ-HĐQT-NHCT2.1 | 31/03/2022 | Ranking in 2022 for temporarily ranked branches and branches with reserved rankings in 2021 | 100% |
| 64 | 106/NQ-HĐQT-NHCT2.1 | 31/03/2022 | Termination of several policy documents | 100% |
| 65 | 107/NQ-HĐQT-NHCT2.1 | 31/03/2022 | Approval of the implementation of policy documents and products for the micro-enterprise customer segment after switching to the corporate customer segment | 100% |
| 66 | 112/NQ-HĐQT-NHCT2.1 | 05/04/2022 | Approval of the property mortgage contract between VietinBank and VietinBank Laos | 100% |
| 67 | 116/NQ-HĐQT-NHCT2.1 | 05/04/2022 | Directions at the monthly meeting of the Board of Directors in April 2022 | 100% |
| 68 | 119/NQ-HĐQT-NHCT2.1 | 06/04/2022 | Policy of cooperation with partner to deploy the service of opening payment accounts and debit cards by eKYC method on e-wallets | 100% |
| 69 | 118/NQ-HĐQT-NHCT2.1 | 07/04/2022 | Approval of the liquidation of fixed assets managed by branch | 100% |
| 70 | 120/NQ-HĐQT-NHCT2.1 | 08/04/2022 | Approval of network-related issues | 100% |
| 71 | 121/NQ-HĐQT-NHCT2.1 | 13/04/2022 | Approval of the overall issuance plan of tier 2 capital raising bonds subordinated bonds) via private placement in 2022 of VietinBank | 100% |
| 72 | 122/NQ-HĐQT-NHCT2.1 | 14/04/2022 | Approving the liquidation of a number of fixed assets managed by branches | 100% |
| 73 | 125/NQ-HĐQT-NHCT2.1 | 14/04/2022 | Approval of transaction limits for financial institution | 100% |
| 74 | 128/NQ-HĐQT-NHCT2.1 | 19/04/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 75 | 129/NQ-HĐQT-NHCT2.1 | 19/04/2022 | Approval of VietinBank Annual Report 2021 | 100% |
| 76 | 130/NQ-HĐQT-NHCT2.1 | 19/04/2022 | Approval of the content and promulgation of the Regulation on Responsibilities of the Head in VietinBank system | 100% |
| 77 | 134/NQ-HĐQT-NHCT2.1 | 20/04/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 78 | 127/NQ-HĐQT-NHCT2.1 | 25/04/2022 | Approval of the agreement on provision and use of payment services in VND between VietinBank and VietinBank Laos | 100% |
| 79 | 137/NQ-HĐQT-NHCT2.1 | 26/04/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 80 | 140/NQ-HĐQT-NHCT2.1 | 26/04/2022 | Approval of interest exemption and reduction for corporate customer | 100% |
| 81 | 142/NQ-HĐQT-NHCT2.1 | 27/04/2022 | Approval of network-related issues | 100% |
| 82 | 138/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of the adjustment of 2020 funds appropriation and cash dividend | 100% |
| 83 | 141/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of documents of the 2022 Annual General Meeting of Shareholders of VietinBank Insurance Corporation (VBI) | 100% |

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|---------------------|---------------|--|---------------|
| 84 | 143/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution (2022) | 100% |
| 85 | 144/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of the agenda and documents of the 2022 Annual General Meeting of Shareholders | 100% |
| 86 | 145/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 87 | 147/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of the content and promulgation of the Regulation on rediscounting of negotiable instruments with credit institutions and foreign bank branches. | 100% |
| 88 | 149/NQ-HĐQT-NHCT2.1 | 28/04/2022 | Approval of the liquidation of fixed assets managed by the branch | 100% |
| 89 | 150/NQ-HĐQT-NHCT2.1 | 05/05/2022 | Approval of the credit limit/credit facility for corporate customer | 100% |
| 90 | 151/NQ-HĐQT-NHCT2.1 | 05/05/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 91 | 153/NQ-HĐQT-NHCT2.1 | 05/05/2022 | Termination of effect for the provisional Regulation on the management of credit risk measurement models issued under Decision No. 697/2017/QĐ-HĐQT-NHCT9 dated September 25, 2017 | 100% |
| 92 | 155/NQ-HĐQT-NHCT2.1 | 05/05/2022 | Directions at the monthly meeting of the Board of Directors in May 2022 | 100% |
| 93 | 154/NQ-HĐQT-NHCT2.1 | 09/05/2022 | Authorization to handle work during the annual leave of the Deputy General Director in charge of the Board of Management | 100% |
| 94 | 157/NQ-HĐQT-NHCT2.1 | 16/05/2022 | Approval of 2022 transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 95 | 158/NQ-HĐQT-NHCT2.1 | 16/05/2022 | Approval of the consulting contract for private bond issuance of VietinBank in 2022 between VietinBank and VietinBank Securities Joint Stock Company – VietinBank Securities | 100% |
| 96 | 159/NQ-HĐQT-NHCT2.1 | 17/05/2022 | Approval of the content of authorization to assign tasks and solve work for members of the Board of Management, Division Director | 100% |
| 97 | 160/NQ-HĐQT-NHCT2.1 | 18/05/2022 | Approval of adjustment of the organizational structure of VietinBank Capital | 100% |
| 98 | 161/NQ-HĐQT-NHCT2.1 | 20/05/2022 | Promulgation of Regulation on promulgating and managing policy documents | 100% |
| 99 | 162/NQ-HĐQT-NHCT2.1 | 20/05/2022 | Approval of content and promulgation of Regulation on discounting negotiable instruments, sets of documents and other valuable papers in VietinBank system | 100% |
| 100 | 163/NQ-HĐQT-NHCT2.1 | 23/05/2022 | Amending and supplementing the Regulations on Seal Management at VietinBank | 100% |
| 101 | 167/NQ-HĐQT-NHCT2.1 | 24/05/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 102 | 168/NQ-HĐQT-NHCT2.1 | 24/05/2022 | Adjustment of Interbank Deposit Limits for Financial Institution | 100% |
| 103 | 169/NQ-HĐQT-NHCT2.1 | 25/05/2022 | Approval of the contractor selection plan for the construction package of protective paint for steel structure at Block 68 - VietinBank Tower project | 100% |
| 104 | 171/NQ-HĐQT-NHCT2.1 | 25/05/2022 | Approval of network-related issues | 100% |
| 105 | 170/NQ-HĐQT-NHCT2.1 | 26/05/2022 | Approval of 02 contracts to buy VietinBank's certificates of deposit between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI | 100% |

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|--------------------------|---------------|---|---------------|
| 106 | 180/NQ-HĐQT-NHCT2.1 | 31/05/2022 | Approval of the maximum credit granting level compared to the valuation of collateral being the beneficiary rights from the set of documents | 100% |
| 107 | 177/NQ-HĐQT-NHCT2.1 | 02/06/2022 | Approval of 2022 transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 108 | 179/NQ-HĐQT-NHCT2.1 | 03/06/2022 | Approval of the capital plan for additional payment of land use at the representative office in Da Nang | 100% |
| 109 | 185/NQ-HĐQT-NHCT-VPHĐQT1 | 06/06/2022 | Directions at the monthly meeting of the Board of Directors in June 2022 | 100% |
| 110 | 183/NQ-HĐQT-NHCT2.1 | 07/06/2022 | Approval of transaction limits for financial institution | 100% |
| 111 | 184/NQ-HĐQT-NHCT2.1 | 08/06/2022 | Approval of location change of the Transaction Office under branches | 100% |
| 112 | 192/NQ-HĐQT-NHCT2.1 | 09/06/2022 | Approval of transaction limits for financial institution | 100% |
| 113 | 193/NQ-HĐQT-NHCT-VPHĐQT1 | 09/06/2022 | Approval of liquidation of fixed assets | 100% |
| 114 | 187/NQ-HĐQT-NHCT-VPHĐQT1 | 10/06/2022 | Adjusting overseas investment activities | 100% |
| 115 | 194/NQ-HĐQT-NHCT-VPHĐQT1 | 15/06/2022 | Approval of the review results and the list of VietinBank Top 500 Talents in 2022 | 100% |
| 116 | 195/NQ-HĐQT-NHCT-VPHĐQT1 | 15/06/2022 | Approval of the adjustment of credit authority in card operations | 100% |
| 117 | 196/NQ-HĐQT-NHCT-VPHĐQT1 | 16/06/2022 | Approval of the policy to connect the hospital's electronic hospital fee payment system with VietinBank's electronic payment gateway | 100% |
| 118 | 200/NQ-HĐQT-NHCT-VPHĐQT1 | 21/06/2022 | Promulgation of Regulation on keeping secrets, providing customer information, fulfilling requests of competent state agencies, organizations and individuals related to customers having made transactions in VietinBank system to replace Decision No. 474 /2019/QĐ-HĐQT-NHCT66 | 100% |
| 119 | 201/NQ-HĐQT-NHCT-VPHĐQT1 | 22/06/2022 | Approval of credit conditions for corporate customer | 100% |
| 120 | 202/NQ-HĐQT-NHCT-VPHĐQT1 | 22/06/2022 | Approval of transaction limits for financial institution | 100% |
| 121 | 197/NQ-HĐQT-NHCT-VPHĐQT1 | 23/06/2022 | Approval of content and promulgation of Regulation on interest rates of transactions regarding capital mobilization and utilization in the Banking Book at VietinBank Head Office | 100% |
| 122 | 203/NQ-HĐQT-NHCT-VPHĐQT1 | 23/06/2022 | Updates on capital transfer transaction and legal form transformation of VietinBank Leasing | 100% |
| 123 | 205/NQ-HĐQT-NHCT-VPHĐQT1 | 27/06/2022 | Approval of the salary mechanism and policy in 2022 within VietinBank system | 100% |
| 124 | 206/NQ-HĐQT-NHCT-VPHĐQT1 | 27/06/2022 | Liquidation of assets that are specialized cars of the branch | 100% |
| 125 | 207/NQ-HĐQT-NHCT-VPHĐQT1 | 27/06/2022 | Approval of adjustment of credit limit/short-term credit facilities for corporate customer | 100% |
| 126 | 209/NQ-HĐQT-NHCT-VPHĐQT1 | 27/06/2022 | Approval of the implementation of the assessment of the Head Office for the 6 months of 2022 | 100% |

| No. | Resolution No. | Date of issue | Contents | Approval rate |
|-----|--------------------------|---------------|--|---------------|
| 127 | 210/NQ-HĐQT-NHCT-VPHĐQT1 | 28/06/2022 | Buyback of subordinated bonds issued by VietinBank | 100% |
| 128 | 213/NQ-HĐQT-NHCT-VPHĐQT1 | 28/06/2022 | Approval of credit limit/credit facility granted for corporate customer | 100% |
| 129 | 212/NQ-HĐQT-NHCT-VPHĐQT1 | 29/06/2022 | Approval of credit limit granted for corporate customer | 100% |
| 130 | 214/NQ-HĐQT-NHCT-VPHĐQT1 | 29/06/2022 | Approval of the establishment of the Debt Handling Department at VietinBank Asset Management One Member Limited Liability Company | 100% |
| 131 | 218/NQ-HĐQT-NHCT-VPHĐQT1 | 29/06/2022 | Supervisory plan in 2022 of the Board of Directors | 100% |
| 132 | 208/NQ-HĐQT-NHCT-VPHĐQT1 | 30/06/2022 | Approval of the branch's plan to continue to lease assets | 100% |
| 133 | 216/NQ-HĐQT-NHCT-VPHĐQT1 | 30/06/2022 | Approval of the Bankers' Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract within VietinBank system for the period of 2022 - 2023 between VietinBank and VietinBank Insurance Corporation - VBI | 100% |
| 134 | 221/NQ-HĐQT-NHCT-VPHĐQT1 | 30/06/2022 | Approval of the plan to continue renting the branch's office | 100% |
| 135 | 219/NQ-HĐQT-NHCT-VPHĐQT1 | 01/07/2022 | 2021 profit distribution of VietinBank's domestic subsidiaries | 100% |
| 136 | 220/NQ-HĐQT-NHCT-VPHĐQT1 | 01/07/2022 | Approval of the plan to increase charter capital through issuing shares to pay dividends, issuing shares from CTS's equity | 100% |
| 137 | 222/NQ-HĐQT-NHCT-VPHĐQT1 | 05/07/2022 | Promulgating amendments to the Risk Appetite Statement 2021 - 2023 (applicable in 2022) in the VietinBank system | 100% |
| 138 | 224/NQ-HĐQT-NHCT-VPHĐQT1 | 05/07/2022 | Approval of transaction limits for financial institution | 100% |
| 139 | 225/NQ-HĐQT-NHCT-VPHĐQT1 | 05/07/2022 | Approval of transaction limits for financial institution | 100% |
| 140 | 226/NQ-HĐQT-NHCT-VPHĐQT1 | 05/07/2022 | Approval of credit limit granted for corporate customer | 100% |
| 141 | 227/NQ-HĐQT-NHCT-VPHĐQT1 | 06/07/2022 | Promulgating the Regulation to replace the Regulation on legal consultancy activities in the VietinBank system | 100% |
| 142 | 228/NQ-HĐQT-NHCT-VPHĐQT1 | 06/07/2022 | Assigning 2022 KPIs to Deputy General Directors | 100% |
| 143 | 229/NQ-HĐQT-NHCT-VPHĐQT1 | 06/07/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 144 | 230/NQ-HĐQT-NHCT-VPHĐQT1 | 06/07/2022 | Directions at the monthly meeting of the Board of Directors in July 2022 | 100% |
| 145 | 231/NQ-HĐQT-NHCT-VPHĐQT1 | 11/07/2022 | Criteria to evaluate the Head/Deputy Head of Unit during the probation period | 100% |
| 146 | 235/NQ-HĐQT-NHCT-VPHĐQT1 | 12/07/2022 | Approval of 2021 audited financial statements of VietinBank Laos | 100% |
| 147 | 238/NQ-HĐQT-NHCT-VPHĐQT1 | 15/07/2022 | Approval of adjustment to credit limit/credit facility granted for corporate customer | 100% |
| 148 | 241/NQ-HĐQT-NHCT-VPHĐQT1 | 19/07/2022 | Approval of transaction limits for financial institution | 100% |
| 149 | 243/NQ-HĐQT-NHCT-VPHĐQT1 | 19/07/2022 | Termination of outstanding reward in the form of life insurance from 2022 | 100% |
| 150 | 244/NQ-HĐQT-NHCT-VPHĐQT1 | 20/07/2022 | Approval of agreement on limit transactions on interbank market with VietinBank Leasing | 100% |

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|-----|--------------------------|---------------|--|---------------|
| 151 | 245/NQ-HĐQT-NHCT-VPHDQT1 | 21/07/2022 | Termination of several regulations by the Board of Directors related to retail lending to customers | 100% |
| 152 | 247/NQ-HĐQT-NHCT-VPHDQT1 | 21/07/2022 | Approval of adjustment to credit conditions for corporate customers | 100% |
| 153 | 319/NQ-HĐQT-NHCT-VPHDQT1 | 26/07/2022 | Directions of the Board of Directors in the meeting on the Project to improve internal audit capacity on information technology | 100% |
| 154 | 249/NQ-HĐQT-NHCT-VPHDQT1 | 27/07/2022 | Approval of adjustment to transaction limits for financial institution | 100% |
| 155 | 251/NQ-HĐQT-NHCT-VPHDQT1 | 29/07/2022 | Approval of transaction limits for financial institution | 100% |
| 156 | 250/NQ-HĐQT-NHCT-VPHDQT1 | 02/08/2022 | Increase the total value of brokerage commissions and advertising contracts for VietinBank's partner and adjust some contents related to loan products for drivers and suppliers of VietinBank's partner | 100% |
| 157 | 255/NQ-HĐQT-NHCT-VPHDQT1 | 02/08/2022 | Approval of Agreement on amendment to the Insurance Agent Contract between VietinBank and VBI | 100% |
| 158 | 259/NQ-HĐQT-NHCT-VPHDQT1 | 05/08/2022 | Directions at the monthly meeting of the Board of Directors in August 2022 | 100% |
| 159 | 256/NQ-HĐQT-NHCT-VPHDQT1 | 08/08/2022 | Approval of VietinBank's 2022 salary plan targets | 100% |
| 160 | 257/NQ-HĐQT-NHCT-VPHDQT1 | 09/08/2022 | Approval of changes in name and location of the branch's transaction office | 100% |
| 161 | 258/NQ-HĐQT-NHCT-VPHDQT1 | 09/08/2022 | Approval of credit limit/credit facility granted for financial institution | 100% |
| 162 | 260/NQ-HĐQT-NHCT-VPHDQT1 | 09/08/2022 | Approval of the Guarantee Contract between VietinBank and VBI | 100% |
| 163 | 261/NQ-HĐQT-NHCT-VPHDQT1 | 10/08/2022 | Approval of credit limit granted for corporate customer | 100% |
| 164 | 262/NQ-HĐQT-NHCT-VPHDQT1 | 10/08/2022 | Approval of KPI scores for the Management, units at the head office for the 6 months of 2022 and adjust/add KPI targets for members of the Management, Heads of units | 100% |
| 165 | 263/NQ-HĐQT-NHCT-VPHDQT1 | 11/08/2022 | Approval of the content and promulgation of the Regulation on handling labor discipline and material responsibility in the VietinBank system | 100% |
| 166 | 265/NQ-HĐQT-NHCT-VPHDQT1 | 12/08/2022 | Approval of the promulgation of the 1st Amendment and Supplementation to the Regulation on handling of bad debts according to Resolution 42/2017/QH14 of the National Assembly in VietinBank system | 100% |
| 167 | 266/NQ-HĐQT-NHCT-VPHDQT1 | 15/08/2022 | Consolidation of personnel for the Steering Committee of the Project to apply International Financial Reporting Standards at VietinBank | 100% |
| 168 | 301/NQ-HĐQT-NHCT-VPHDQT1 | 16/08/2022 | Approval of the reviewed separate and consolidated financial statements for the six-month period ended June 30, 2022 | 100% |
| 169 | 268/NQ-HĐQT-NHCT-VPHDQT1 | 16/08/2022 | Approval of the 2021 profit distribution plan of VietinBank Laos | 100% |
| 170 | 269/NQ-HĐQT-NHCT-VPHDQT1 | 17/08/2022 | Approval of the sponsorship of medical equipment for VietinBank's partner | 100% |
| 171 | 271/NQ-HĐQT-NHCT-VPHDQT1 | 18/08/2022 | Promulgation of framework regulations on products governance | 100% |
| 172 | 272/NQ-HĐQT-NHCT-VPHDQT1 | 18/08/2022 | Approval of credit limit/credit facility granted for corporate customer | 100% |

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| 173 | 274/NQ-HĐQT-NHCT-VPHĐQT1 | 18/08/2022 | Approval of the Pledge Contracts, Mortgage Contracts between VietinBank and VBI | 100% |
| 174 | 273/NQ-HĐQT-NHCT-VPHĐQT1 | 19/08/2022 | Approval of transaction limits for financial institution | 100% |
| 175 | 275/NQ-HĐQT-NHCT-VPHĐQT1 | 19/08/2022 | Approval of adjustment to credit limits for corporate customer | 100% |
| 176 | 276/NQ-HĐQT-NHCT-VPHĐQT1 | 22/08/2022 | Approval of credit limit/credit facility granted for corporate customer | 100% |
| 177 | 277/NQ-HĐQT-NHCT-VPHĐQT1 | 23/08/2022 | Promulgation of regulations on organizational structure, functions and tasks of Procurement & Asset Management Division | 100% |
| 178 | 278/NQ-HĐQT-NHCT-VPHĐQT1 | 23/08/2022 | Approval of the organizational structure, functions, tasks and salary levels according to job positions for Finance Division | 100% |
| 179 | 283/NQ-HĐQT-NHCT-VPHĐQT1 | 23/08/2022 | Approval of the Money Insurance Contract in VietinBank system for the period 2022-2023 | 100% |
| 180 | 284/NQ-HĐQT-NHCT-VPHĐQT1 | 23/08/2022 | Approval of the adjustment of the investment capital plan for the construction of the branch's head office | 100% |
| 181 | 285/NQ-HĐQT-NHCT-VPHĐQT1 | 24/08/2022 | Approval of additional functions and tasks for the Risk Management Division | 100% |
| 182 | 290/NQ-HĐQT-NHCT-VPHĐQT1 | 29/08/2022 | Principles of ranking emulation of branches, subsidiaries and head office in 2022 | 100% |
| 183 | 291/NQ-HĐQT-NHCT-VPHĐQT1 | 30/08/2022 | Approval of the implementation of a brokerage mechanism to promote the development of business customers opening new payment accounts and using related products and services | 100% |
| 184 | 292/NQ-HĐQT-NHCT-VPHĐQT1 | 30/08/2022 | Approval of the implementation of the unsecured online overdraft product for customers who receive salary through VietinBank | 100% |
| 185 | 293/NQ-HĐQT-NHCT-VPHĐQT1 | 31/08/2022 | Approval of the issuance plan, the plan to use and repay the capital collected from 2022's public offering bonds of VietinBank | 100% |
| 186 | 294/NQ-HĐQT-NHCT-VPHĐQT1 | 06/09/2022 | Approval of transaction limit/limit for receipt of guarantee for financial institution | 100% |
| 187 | 295/NQ-HĐQT-NHCT-VPHĐQT1 | 06/09/2022 | Approval of the Connection Agreement between VietinBank and VietinBank Capital | 100% |
| 188 | 296/NQ-HĐQT-NHCT-VPHĐQT1 | 07/09/2022 | Approval of credit limit granted for corporate customer | 100% |
| 189 | 297/NQ-HĐQT-NHCT-VPHĐQT1 | 07/09/2022 | Amendment to the Operation Regulation of VietinBank's Steering Committee for the Prevention and Control of Corruption, Negativity and Crime | 100% |
| 190 | 298/NQ-HĐQT-NHCT-VPHĐQT1 | 07/09/2022 | Temporary assignment of 2022 salary plan to Subsidiaries and Bankstar Hostels | 100% |
| 191 | 299/NQ-HĐQT-NHCT-VPHĐQT1 | 07/09/2022 | Directions at the monthly meeting of the Board of Directors in September 2022 | 100% |
| 192 | 302/NQ-HĐQT-NHCT-VPHĐQT1 | 08/09/2022 | Approval of the Pledge Contracts, Mortgage Contracts between VietinBank and VBI | 100% |
| 193 | 300/NQ-HĐQT-NHCT-VPHĐQT1 | 09/09/2022 | Promulgation of Regulations on interest reduction and exemption for customers | 100% |
| 194 | 303/NQ-HĐQT-NHCT-VPHĐQT1 | 09/09/2022 | Approval of adjustment to capital plan for car purchase for business units | 100% |
| 195 | 304/NQ-HĐQT-NHCT-VPHĐQT1 | 12/09/2022 | Approval of credit limit granted for corporate customer | 100% |

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| 196 | 305/NQ-HĐQT-NHCT-VPHĐQT1 | 13/09/2022 | Authority to grant credit in case of credit extension secured by private placement bonds of VietinBank | 100% |
| 197 | 306/NQ-HĐQT-NHCT-VPHĐQT1 | 13/09/2022 | Amendment of the Charter of VietinBank Gold & Jewelry Trading Company | 100% |
| 198 | 307/NQ-HĐQT-NHCT-VPHĐQT1 | 16/09/2022 | Approval of the policy and investment capital plan to build a fire protection system for the 1st floor of the Library of VietinBank's human resource training & development school | 100% |
| 199 | 309/NQ-HĐQT-NHCT-VPHĐQT1 | 16/09/2022 | Promulgation of Regulations on amendments to functions and tasks of the Retail Division | 100% |
| 200 | 312/NQ-HĐQT-NHCT-VPHĐQT1 | 20/09/2022 | Approval of credit limit granted for corporate customer | 100% |
| 201 | 314/NQ-HĐQT-NHCT-VPHĐQT1 | 21/09/2022 | Approval of the limit contracts for transactions on the interbank market with MUFG Bank – Ho Chi Minh City Branch | 100% |
| 202 | 315/NQ-HĐQT-NHCT-VPHĐQT1 | 21/09/2022 | Approval of the Agreement to support the handling of trade finance operations between VietinBank and VietinBank Laos | 100% |
| 203 | 311/NQ-NHCT-HĐQT-VPHĐQT1 | 26/09/2022 | Amendment of Information Security Regulations | 100% |
| 204 | 316/NQ-HĐQT-NHCT-VPHĐQT1 | 26/09/2022 | Approval of the draft Regulations on delivery, preservation and transportation of cash, precious assets, valuable papers, important seals and collateral records in VietinBank system | 100% |
| 205 | 317/NQ-HĐQT-NHCT-VPHĐQT1 | 27/09/2022 | Evaluation of job rankings for the positions of several departments at the Head Office | 100% |
| 206 | 318/NQ-HĐQT-NHCT-VPHĐQT1 | 27/09/2022 | Divestment of investment capital at Saigon Port Joint Stock Company and Hai Phong Port Joint Stock Company | 100% |
| 207 | 323/NQ-HĐQT-NHCT-VPHĐQT1 | 28/09/2022 | Adjustment to credit authority assigned to VietinBank Laos | 100% |
| 208 | 325/NQ-HĐQT-NHCT-VPHĐQT1 | 30/09/2022 | Approval of the Insurance Contract for all risks of property including compulsory fire insurance for period 2022-2024 | 100% |
| 209 | 326/NQ-HĐQT-NHCT-VPHĐQT1 | 30/09/2022 | Promulgation of Regulations on the regime of invoices, accounting documents and the preservation and storage of accounting documents in the VietinBank system | 100% |
| 210 | 327/NQ-HĐQT-NHCT-VPHĐQT1 | 30/09/2022 | Promulgation of Regulations on Management and Use of Digital Signatures | 100% |
| 211 | 336/NQ-HĐQT-NHCT-VPHĐQT1 | 30/09/2022 | Approval of retaining the remaining after-tax profit after setting aside funds in accordance with VietinBank Capital's regulations | 100% |
| 212 | 332/NQ-HĐQT-NHCT-VPHĐQT1 | 05/10/2022 | Approval of mortgage lien release of corporate customer's collateral | 100% |
| 213 | 335/NQ-HĐQT-NHCT-VPHĐQT1 | 05/10/2022 | Directions at the monthly meeting of the Board of Directors in October 2022 | 100% |
| 214 | 334/NQ-HĐQT-NHCT-VPHĐQT1 | 07/10/2022 | Approval of credit limit/credit facility granted for financial institution | 100% |
| 215 | 337/NQ-HĐQT-NHCT-VPHĐQT1 | 07/10/2022 | Approving the policy and cost plan for the purchase of new year 2023 publications | 100% |
| 216 | 341/NQ-HĐQT-NHCT-VPHĐQT1 | 11/10/2022 | Approval of transaction limits for financial institution | 100% |

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| 217 | 342/NQ-HĐQT-NHCT-VPHĐQT1 | 11/10/2022 | Transformation of VietinBank's debt settlement model | 100% |
| 218 | 343/NQ-HĐQT-NHCT-VPHĐQT1 | 11/10/2022 | Promulgation of Regulations on a number of Codes of Conduct of VietinBank officers and employees on social networks | 100% |
| 219 | 344/NQ-HĐQT-NHCT-VPHĐQT1 | 12/10/2022 | Shifting the function of monitoring and managing debt quality for credit cards | 100% |
| 220 | 345/NQ-HĐQT-NHCT-VPHĐQT1 | 12/10/2022 | Transferring functions and tasks between departments of the Human Resources Division | 100% |
| 221 | 346/NQ-HĐQT-NHCT-VPHĐQT1 | 12/10/2022 | Approval of credit limit granted for corporate customer | 100% |
| 222 | 352/NQ-HĐQT-NHCT-VPHĐQT1 | 17/10/2022 | Supplementaion of the KPI deduction mechanism for the Headquarter Units and the principles for evaluating some criteria on the branch manager's scorecard in 2022 | 100% |
| 223 | 353/NQ-HĐQT-NHCT-VPHĐQT1 | 18/10/2022 | Approval of transaction limits for financial institution | 100% |
| 224 | 354/NQ-HĐQT-NHCT-VPHĐQT1 | 18/10/2022 | Approval of the policy and capital plan for selecting an independent auditor to review and audit VietinBank's financial statements and the operation of VietinBank's internal control system in 2023 | 100% |
| 225 | 356/NQ-HĐQT-NHCT-VPHĐQT1 | 18/10/2022 | Change of Person in charge of corporate governance | 100% |
| 226 | 355/NQ-HĐQT-NHCT-VPHĐQT1 | 20/10/2022 | Approval of the property mortgage contract between VietinBank and VBI | 100% |
| 227 | 359/NQ-HĐQT-NHCT-VPHĐQT1 | 21/10/2022 | Approval of the list of scientific tasks in 2022 | 100% |
| 228 | 360/NQ-HĐQT-NHCT-VPHĐQT1 | 21/10/2022 | Approval of network-related issues | 100% |
| 229 | 358/NQ-HĐQT-NHCT-VPHĐQT1 | 21/10/2022 | Adjustment of investment capital plan to build branch office | 100% |
| 230 | 361/NQ-HĐQT-NHCT-VPHĐQT1 | 24/10/2022 | Evaluation of capital representatives of VietinBank at capital recipients | 100% |
| 231 | 367/NQ-HĐQT-NHCT-VPHĐQT1 | 27/10/2022 | Approval of the Restructuring Plan for the operation of VietinBank Fund Management Company | 100% |
| 232 | 370/NQ-HĐQT-NHCT-VPHĐQT1 | 31/10/2022 | Supplementing and amending for the second time the function of the Retail Banking Division | 100% |
| 233 | 410/NQ-HĐQT-NHCT-VPHĐQT1 | 31/10/2022 | Approval of extension of credit limit/credit facility maintenance period for corporate customers | 100% |
| 234 | 373/NQ-HĐQT-NHCT-VPHĐQT1 | 01/11/2022 | The plan to increase charter capital through issuing shares to pay dividends of VBI | 100% |
| 235 | 374/NQ-HĐQT-NHCT-VPHĐQT1 | 01/11/2022 | Approval of the insurance contract against all risks of ATM assets and cash in ATM, shortage of cash in ATM for the period of 2022-2023 | 100% |
| 236 | 375/NQ-HĐQT-NHCT-VPHĐQT1 | 02/11/2022 | Adjustment of Risk Appetite 2021-2023 and Risk Control Limit 2022 | 100% |
| 237 | 376/NQ-HĐQT-NHCT-VPHĐQT1 | 02/11/2022 | Approval of the policy to cease the implementation of some projects, to supplement new investment in a number of projects, to approve the capital plan and disbursement plan for capital construction investment in 2022 | 100% |
| 238 | 377/NQ-HĐQT-NHCT-VPHĐQT1 | 04/11/2022 | Approval of the adjustment to the branch's investment plan for building transaction office | 100% |

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| 239 | 380/NQ-HĐQT-NHCT-VPHĐQT1 | 03/11/2022 | Approval of credit limit/credit facility granted for corporate customer | 100% |
| 240 | 383/NQ-HĐQT-NHCT-VPHĐQT1 | 04/11/2022 | Approval of the deployment of banking services provided to bond-issuing enterprises | 100% |
| 241 | 389/NQ-HĐQT-NHCT-VPHĐQT1 | 04/11/2022 | Directions at the monthly meeting of the Board of Directors in November 2022 | 100% |
| 242 | 384/NQ-HĐQT-NHCT-VPHĐQT1 | 07/11/2022 | Approval of the plan to sale debts of corporate customer | 100% |
| 243 | 385/NQ-HĐQT-NHCT-VPHĐQT1 | 07/11/2022 | Approval of the plan to sale debts of corporate customers | 100% |
| 244 | 378/NQ-HĐQT-NHCT-VPHĐQT1 | 08/11/2022 | Approval of adjustment to investment capital plan to build branch office | 100% |
| 245 | 390/NQ-HĐQT-NHCT-VPHĐQT1 | 10/11/2022 | Approving the authority to transfer collaterals to VietinBank's partners regarding interest rate swap transactions | 100% |
| 246 | 391/NQ-HĐQT-NHCT-VPHĐQT1 | 10/11/2022 | Approval of the temporary payment of land rent | 100% |
| 247 | 392/NQ-HĐQT-NHCT-VPHĐQT1 | 10/11/2022 | Approval of the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank | 100% |
| 248 | 393/NQ-HĐQT-NHCT-VPHĐQT1 | 14/11/2022 | Approval of network-related issues | 100% |
| 249 | 394/NQ-HĐQT-NHCT-VPHĐQT1 | 14/11/2022 | Approval of network-related issues | 100% |
| 250 | 395/NQ-HĐQT-NHCT-VPHĐQT1 | 14/11/2022 | Report of VietinBank Tower project in the 3rd quarter of 2022 | 100% |
| 251 | 397/NQ-HĐQT-NHCT-VPHĐQT1 | 16/11/2022 | Approval of criteria for evaluating the tasks performance of members of the Board of Directors | 100% |
| 252 | 398/NQ-HĐQT-NHCT-VPHĐQT1 | 16/11/2022 | Approval of the evaluation results of capital representatives in 2021 | 100% |
| 253 | 396/NQ-HĐQT-NHCT-VPHĐQT1 | 17/11/2022 | Approval of the public liability insurance contract for VietinBank for the period 2022 - 2025 | 100% |
| 254 | 405/NQ-HĐQT-NHCT-VPHĐQT1 | 17/11/2022 | Approving the policy of deploying sub-units under the Contact Center | 100% |
| 255 | 406/NQ-HĐQT-NHCT-VPHĐQT1 | 18/11/2022 | Establishment of Securities Service Department at Hanoi Branch | 100% |
| 256 | 407/NQ-HĐQT-NHCT-VPHĐQT1 | 18/11/2022 | Approval of credit limit granted for corporate customer | 100% |
| 257 | 409/NQ-HĐQT-NHCT-VPHĐQT1 | 21/11/2022 | Liquidation of fixed assets at some branches | 100% |
| 258 | 411/NQ-HĐQT-NHCT-VPHĐQT1 | 22/11/2022 | Promulgation of the Regulations on speaking and providing information to the press | 100% |
| 259 | 412/NQ-HĐQT-NHCT-VPHĐQT1 | 22/11/2022 | Approval of change of branch's transaction office location | 100% |
| 260 | 413/NQ-HĐQT-NHCT-VPHĐQT1 | 22/11/2022 | Approval of network-related issues | 100% |
| 261 | 415/NQ-HĐQT-NHCT-VPHĐQT1 | 24/11/2022 | Approval of transaction limits for financial institution | 100% |
| 262 | 416/NQ-HĐQT-NHCT-VPHĐQT1 | 25/11/2022 | Amendment to the issuance plan, the plan to use and repay the capital collected from 2022's public offering bonds of VietinBank | 100% |
| 263 | 417/NQ-HĐQT-NHCT-VPHĐQT1 | 25/11/2022 | Approval of extension of credit limit/short-term credit maintenance period for corporate customer | 100% |
| 264 | 419/NQ-HĐQT-NHCT-VPHĐQT1 | 25/11/2022 | Approval of credit limit granted for corporate customer | 100% |

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| 265 | 418/NQ-HĐQT-NHCT-VPHĐQT1 | 28/11/2022 | Approval of adjustment to lending conditions applied to investment projects of corporate customer | 100% |
| 266 | 420/NQ-HĐQT-NHCT-VPHĐQT1 | 28/11/2022 | Approval of the policy to continue the construction of document storage under the construction project of Transaction office - Regional document storage at the commercial and service land of Hiep Thanh residential area 3 | 100% |
| 267 | 421/NQ-HĐQT-NHCT-VPHĐQT1 | 28/11/2022 | Assignment and adjustment to the 2022 Balanced Scorecard of some Head Office units | 100% |
| 268 | 423/NQ-HĐQT-NHCT-VPHĐQT1 | 29/11/2022 | Approval of the cost of buying employee health insurance in 2023 | 100% |
| 269 | 425/NQ-HĐQT-NHCT-VPHĐQT1 | 30/11/2022 | Approval of the Health Insurance Contract - VBI care with VBI | 100% |
| 270 | 426/NQ-HĐQT-NHCT-VPHĐQT1 | 30/11/2022 | Labor limit for branches in 2023 | 100% |
| 271 | 427/NQ-HĐQT-NHCT-VPHĐQT1 | 30/11/2022 | Balanced Scorecard for branches in 2023 | 100% |
| 272 | 452/NQ-HĐQT-NHCT-VPHĐQT1 | 30/11/2022 | Approval of the adjustment to credit limit/credit facility granted for corporate customer | 100% |
| 273 | 431/NQ-HĐQT-NHCT-VPHĐQT1 | 05/12/2022 | Approval of the policy to renew the lease contract for the temporarily unused working space at the branch | 100% |
| 274 | 432/NQ-HĐQT-NHCT-VPHĐQT1 | 05/12/2022 | Approval of increasing transaction limits for financial institution | 100% |
| 275 | 434/NQ-HĐQT-NHCT-VPHĐQT1 | 07/12/2022 | Approval of the principles to evaluate the task performance of part-time VietinBank staffs at other units | 100% |
| 276 | 435/NQ-HĐQT-NHCT-VPHĐQT1 | 07/12/2022 | Approval of sanctions for Heads of Units who do not comply with the Regulations on Responsibility of Heads of Units | 100% |
| 277 | 438/NQ-HĐQT-NHCT-VPHĐQT1 | 12/12/2022 | Directions at the monthly meeting of the Board of Directors in December 2022 | 100% |
| 278 | 437/NQ-HĐQT-NHCT-VPHĐQT1 | 13/12/2022 | Liquidation of fixed assets at branches | 100% |
| 279 | 439/NQ-HĐQT-NHCT-VPHĐQT1 | 13/12/2022 | Approval of the investment portfolio and capital plan to build the IFRS 9 system | 100% |
| 280 | 441/NQ-HĐQT-NHCT-VPHĐQT1 | 14/12/2022 | Approval of the policy and cost plan for purchasing card-related publications in 2023 | 100% |
| 281 | 447/NQ-HĐQT-NHCT-VPHĐQT1 | 21/12/2022 | Pilot implementation of the salary mechanism to promote sales for the position of customer relationship managers at branch level | 100% |
| 282 | 450/NQ-HĐQT-NHCT-VPHĐQT1 | 21/12/2022 | Approval of the contract of consulting on dossiers of bond offering registration, registration agent and payment agent, listing consultancy of VietinBank's 2022 public offering bonds between VietinBank and VietinBank Securities Joint Stock Company - CTS (a subsidiary of VietinBank) | 100% |
| 283 | 455/NQ-HĐQT-NHCT-VPHĐQT1 | 21/12/2022 | Authorizing Deputy General Director Le Nhu Hoa to act as the authorized person for investment projects to build new works with a total investment of between VND 3 billion and VND 15 billion | 100% |
| 284 | 451/NQ-HĐQT-NHCT-VPHĐQT1 | 22/12/2022 | Review and improve the role of change management of the Strategy & Change Management Department | 100% |

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| 285 | 454/NQ-HĐQT-NHCT-VPHĐQT1 | 22/12/2022 | Approval of the agreement between VietinBank and VietinBank Laos to allow VietinBank Laos to continue using VietinBank's SWIFT system | 100% |
| 286 | 458/NQ-HĐQT-NHCT-VPHĐQT1 | 26/12/2022 | Approval of the content and promulgation of the Labor Regulations, the Collective Labor Agreement | 100% |
| 287 | 460/NQ-HĐQT-NHCT-VPHĐQT1 | 26/12/2022 | Approving the adjustment of capital plan to repair the branch | 100% |
| 288 | 461/NQ-HĐQT-NHCT-VPHĐQT1 | 26/12/2022 | Approval of the adjustment of capital plan for the construction investment project of a transaction office at the branch | 100% |
| 289 | 462/NQ-HĐQT-NHCT-VPHĐQT1 | 27/12/2022 | Approval of VietinBank's 2022 public bond offering documents | 100% |
| 290 | 463/NQ-HĐQT-NHCT-VPHĐQT1 | 27/12/2022 | Approval to spend on clothing transactions in 2022 | 100% |
| 291 | 469/NQ-HĐQT-NHCT-VPHĐQT1 | 28/12/2022 | Promulgation of Regulations on welfare - incentives of VietinBank | 100% |
| 292 | 474/NQ-HĐQT-NHCT-VPHĐQT1 | 29/12/2022 | Pilot implementation of the salary mechanism to promote sales for the teller position at branch level | 100% |
| 293 | 478/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of the profit distribution plan in 2021 | 100% |
| 294 | 479/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Appropriation for bonus and welfare funds from profit after tax in 2021 | 100% |
| 295 | 480/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of the content and promulgation of VietinBank's Financial Regulations | 100% |
| 296 | 481/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Financial approval authority in VietinBank system | 100% |
| 297 | 482/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of the implementation of assessment of units and individuals at Head Office in 2022 | 100% |
| 298 | 483/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of network-related issues | 100% |
| 299 | 488/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval and announcement of the financial plan targets for 2022 | 100% |
| 300 | 489/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Amendment of the Regulations on Emulation and Commendation | 100% |
| 301 | 490/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Allocation of the salary budget to Department/Unit/Center at the Head Office, Non-business Units, Representative Offices in VietinBank system | 100% |
| 302 | 491/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Implementation of the salary mechanism to promote sales for Retail Customer Relations Managers at 155 Branches in 2023 | 100% |
| 303 | 492/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of the functions, tasks and salary levels according to job positions for Securities Services Department – Hanoi Branch | 100% |
| 304 | 494/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Official salary budget in 2022 for Bankstar Subsidiaries and Hostels | 100% |
| 305 | 496/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of the policy and capital plan for procurement of asset management software | 100% |
| 306 | 499/NQ-HĐQT-NHCT-VPHĐQT1 | 30/12/2022 | Approval of additional functions, tasks and staff limit for a department under Head Office | 100% |

APPENDIX 02 (Disclosure)
LIST OF AFFILIATED PERSONS OF VIETINBANK
(Full year 2022)

| 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- Affiliated persons - Members of the Board of Directors: | | | | | | | | | | | |
| 1 | Tran Minh Binh | | Chairman of BoD Legal Representative | | | | | 08/12/2018 | | - Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD dated 08/12/2018; - Appointed Chairman of BoD for term 2019-2024 since 07/09/2021 under Resolution 1368/NQ-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD. | Internal person |
| 2 | Tran Van Tan | | Board member | | | | | 23/04/2019 | | - Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. | Internal person |
| 3 | Le Thanh Tung | | Board member | | | | | 03/11/2021 | | - Appointed BoD member under 2021 EGM Resolution No. 24/NQ-DHDCD dated 03/11/2021; | Internal person |
| 4 | Tran Thu Huyen | | Board member | | | | | 24/07/2014 | | - Appointed BoD member under 2014 EGM Resolution No.999/NQ-DHDCD on 24/07/2014; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. | Internal person |
| 5 | Nguyen The Huan | | Board member | | | | | 23/04/2019 | | - Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. | Internal person |
| 6 | Pham Thi Thanh Hoai | | Board member | | | | | 23/04/2019 | | - Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. | Internal person |
| 7 | Nguyen Duc Thanh | | Board member | | | | | 29/04/2022 | | - Appointed BoD member under 2022's AGM Resolution No. 25/NQ-DHDCD dated 29/04/2022. | Internal person |
| 8 | Masahiko Oki | | Board member Deputy CEO | | | | | 23/05/2020 | | - Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020. | Internal person |

| 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 |
|--|----------------------------------|-------------------------------------|--------------------------------------|------------------------------|---------------|----------------|---------|--|--|---|-------------------------------|
| 9 | Masashige Nakazono | | Board member | | | | | 16/04/2021 | | - Appointed BoD member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021. | Internal person |
| 10 | Nguyen Thi Bac | | Independent Board member | | | | | 23/05/2020 | | - Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020. | Internal person |
| II- Affiliated persons - Members of the Board of Management | | | | | | | | | | | |
| 1 | Nguyen Hoang Dung | | Deputy CEO In-charge of BoM | | | | | 15/03/2011 | | - Appointed Deputy CEO under Decision No.188/QD-HDQT-NHCT1 dated 15/03/2011 of VietinBank BoD. - Reappointed Deputy CEO under Decision No.1246/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 686/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD. - In-charge of VietinBank BoM since 07/09/2021 under Decision No. 688/QD-HDQT-NHCT1.2 of VietinBank BoD. | Internal person |
| 2 | Masahiko Oki | | Board member Deputy CEO | | | | | 23/05/2020 | | - Appointed Deputy CEO under Decision No. 2568/QD-HDQT-NHCT1.2 dated 26/05/2020 of VietinBank BoD | Internal person |
| 3 | Tran Cong Quynh Lan | | Deputy CEO Head of IT Division | | | | | 05/03/2015 | | - Appointed Deputy CEO under Decision No.159/QD-HDQT-NHCT1 dated 03/03/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 688/QD-HDQT-NHCT1.2 dated 27/04/2020. | Internal person |
| 4 | Nguyen Dinh Vinh | | Deputy CEO | | | | | 31/07/2015 | | - Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/07/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 1369/QD-HDQT-NHCT1.2 dated 07/08/2020 of VietinBank BoD. | Internal person |
| 5 | Le Nhu Hoa | | Deputy CEO | | | | | 01/08/2016 | | - Appointed Deputy CEO under Decision No.369/QD-HDQT-NHCT1.2 dated 01/08/2016 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 369/QD-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD. | Internal person |

| No. | Name of organization /individual | Securities trading account (if any) | Position | ID/Business registration No. | Date of issue | Place of issue | Address | Time of starting to be affiliated person | Time of ending to be affiliated person | Reasons | Relationship with the Company |
|--|----------------------------------|-------------------------------------|----------------------------------|------------------------------|---------------|----------------|---------|--|--|--|-------------------------------|
| 6 | Le Duy Hai | | Deputy CEO | | | | | 09/05/2022 | | - Appointed Deputy CEO under Decision No. 669/QĐ-HĐQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD. | Internal person |
| 7 | Nguyen Tran Manh Trung | | Deputy CEO | | | | | 12/05/2022 | | - Appointed Deputy CEO under Decision No. 8888/QĐ-HĐQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD. | Internal person |
| 8 | Hoang Ngoc Phuong | | Deputy CEO | | | | | 12/05/2022 | | - Appointed Deputy CEO under Decision No. 1299/QĐ-HĐQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD. | Internal person |
| 9 | Do Thanh Son | | Deputy CEO | | | | | 11/10/2022 | | - Appointed Deputy CEO under Decision No. 6666/QĐ-HĐQT-NHCT-NS2 dated 11/10/2022 of VietinBank BoD. | Internal person |
| 10 | Nguyen Duc Thanh | | Deputy CEO | | | | | 01/08/2012 | 04/05/2022 | - Appointed Deputy CEO under Decision No.1790/QĐ-HĐQT-NHCT1 dated 01/08/2012 of VietinBank BoD; - Reappointed Deputy CEO under Decision No.529/QĐ-HĐQT-NHCT1.2 dated 11/09/2018 of VietinBank BoD; - No longer Deputy CEO since 04/05/2022 according to Decision No. 255/QĐ-HĐQT-NHCT1.2 dated 04/05/2022 by VietinBank BoD. | Internal person |
| III- Affiliated persons - Member of the Board of Supervisors: | | | | | | | | | | | |
| 1 | Le Anh Ha | | Head of the Board of Supervisors | | | | | 23/04/2019 | | - Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No. 20/NQ-DHDCD dated 23/04/2019 and appointed Head of Supervisory Board under Resolution No.01/NQ-BKS-2019 dated 23/04/2019 by VietinBank Supervisory Board | Internal person |

| No. | Name of organization /individual | Securities trading account (if any) | Position | ID/Business registration No. | Date of issue | Place of issue | Address | Time of starting to be affiliated person | Time of ending to be affiliated person | Reasons | Relationship with the Company |
|---|----------------------------------|-------------------------------------|--|------------------------------|---------------|----------------|---------|--|--|---|-------------------------------|
| 2 | Nguyen Thi Anh Thu | | Member of the Board of Supervisors | | | | | 23/04/2019 | | - Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No.20/NQ-DHDCD dated 23/04/2019. | Internal person |
| 3 | Pham Thi Thom | | Member of the Board of Supervisors | | | | | 16/04/2021 | | - Appointed Supervisory Board member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021. | Internal person |
| IV- Affiliated person - 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 BoD. - Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 586/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD. | Internal person |
| V- Affiliated person - Head of Finance Division: | | | | | | | | | | | |
| 1 | Nguyen Bao Thanh Van | | Head of Finance Division | | | | | 10/11/2021 | | - Appointed Head of Finance Division under Decision No. 1168/QD-HDQT-NHCT1.2 dated 08/11/2021 of VietinBank BoD. | Internal person |
| VI - Affiliated persons - Person in charge of Corporate Governance cum Company Secretary | | | | | | | | | | | |
| 1 | Dong Xuan Hung | | Acting Chief of Office of the BoD cum Person in charge of Corporate Governance | | | | | 18/10/2022 | | - Appointed Person in charge of Corporate Governance under Resolution No. 356/NQ-HĐQT-NHCT-VPHĐQT1 dated 18/10/2022 by VietinBank BoD. | Internal person |
| 2 | Duong Van Quan | | Chief of Office of the BoD cum Person in charge of Corporate Governance | | | | | 02/12/2021 | 18/10/2022 | - Appointed Person in charge of Corporate Governance under Resolution No. 483/QD-HDQT-NHCT2.1 dated 02/12/2021 by VietinBank BoD. - No longer being the Person in charge of Corporate Governance under Resolution No. 356/NQ-HĐQT-NHCT-VPHĐQT1 dated 18/10/2022 by VietinBank BoD. | Internal person |

| No. | Name of organization /individual | Securities trading account (if any) | Position | ID/Business registration No. | Date of issue | Place of issue | Address | Time of starting to be affiliated person | Time of ending to be affiliated person | Reasons | Relationship with the Company |
|--------------------------|---|-------------------------------------|----------|--|---------------|--|---|--|--|---------|-------------------------------|
| VII- Subsidiaries | | | | | | | | | | | |
| 1 | VietinBank Insurance Joint Stock Company | | | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPDC33/KDBH dated 03/03/2022 by the Minister of Finance | 12/12/2002 | Ministry of Finance | 126 Doi Can, Ba Dinh, Hanoi | 12/12/2002 | | | Subsidiary |
| 2 | VietinBank Gold and Jewellery Trading Company Limited | | | Business Registration No. 0105011873 issued on 25/11/2010 by Hanoi Department of Planning and Investment, amended for the 9th time on 19/12/2022 | 25/11/2010 | Hanoi Department of Planning and Investment | 114 Mai Hac De, Hai Ba Trung, Hanoi | 25/11/2010 | | | Subsidiary |
| 3 | VietinBank Money Transfer Company Limited | | | Decision No.2187/QD-NHNN dated 06/10/2011 by the State Bank of Vietnam; Business Registration No.0105757686 issued on 03/01/2012 by Hanoi Department of Planning and Investment, amended for the 1st time on 13/03/2015 | 06/10/2011 | The State Bank of Vietnam | 126 Doi Can, Ba Dinh, Hanoi | 06/10/2011 | | | Subsidiary |
| 4 | VietinBank Asset Management Company Limited | | | Business Registration No. 0302077030 issued on 20/07/2010 by Ho Chi Minh City Department of Planning and Investment, amended for the 6th time on 12/01/2021 | 20/07/2010 | Hochiminh City Department of Planning and Investment | 76 Nguyen Van Cu, Nguyen Cu Trinh, District 1, HCM city | 20/07/2010 | | | Subsidiary |

| No. | Name of organization /individual | Securities trading account (if any) | Position | ID/Business registration No. | Date of issue | Place of issue | Address | Time of starting to be affiliated person | Time of ending to be affiliated person | Reasons | Relationship with the Company |
|-----|---|-------------------------------------|----------|---|---------------|---------------------------------|--|--|--|---------|-------------------------------|
| 5 | VietinBank Fund Management Company Limited (VietinBank Capital) | | | Business License No.50/UBCK-GP dated 26/10/2010 and latest amended license No. 105/GPĐC-UBCK dated 03/11/2022 by the State Securities Commission | 26/10/2010 | The State Securities Commission | 34 Cua Nam, Hoan Kiem, Hanoi | 26/10/2010 | | | Subsidiary |
| 6 | VietinBank Leasing Company Limited | | | Decision No.53/1998/QĐ-NHNN5 dated 26/01/1998 by the State Bank of Vietnam; Business Registration No.0101047075 issued on 31/08/2009 by Hanoi Department of Planning and Investment, amended for the 11th time dated 01/06/2022. | 26/01/1998 | The State Bank of Vietnam | 16 Phan Dinh Phung, Ba Dinh, Hanoi | 26/01/1998 | | | Subsidiary |
| 7 | VietinBank Security Joint Stock Company | | | Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission. | 01/07/2009 | The State Securities Commission | 306 Ba Trieu, Hoan Kiem, Hanoi | 01/09/2000 | | | Subsidiary |
| 8 | VietinBank Laos Ltd. | | | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 08/07/2015 | The State Bank of Laos | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 31/07/2015 | | | Subsidiary |

| 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 |
|--|----------------------------------|-------------------------------------|----------|---|---------------|---------------------------|--|--|--|--|--|
| VIII - Affiliated company | | | | | | | | | | | |
| 1 | Indovina Bank | | | License of Establishment and Operation of Joint Venture Bank No.101/GP-NHNN issued by the State Bank of Vietnam on 11/11/2019 (replacement of Business License No.08/NH-GP dated 29/10/1992 by the State Bank of Vietnam) | 29/10/1992 | The State Bank of Vietnam | 97A Nguyen Van Troi, Ward 12, Phu Nhuan District, HCM City | 29/10/1992 | | | Associated company |
| IX - Major shareholder, strategic shareholder | | | | | | | | | | | |
| 1 | The State Bank of Vietnam | - | | 15/SL | | | 49 Ly Thai To, HK, Hanoi | 03/07/2009 | | | State shareholder, major shareholder |
| 2 | MUFG Bank, Ltd. | - | | CA6217 | | | 7-1, MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO 100-8388 | 14/05/2013 | | Report on ownership of major shareholder was publicly disclosed at the link: https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011 | Major shareholder, strategic shareholder |

APPENDIX 03 (Disclosure)

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

(Full year 2022)

| 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 | Indovina Bank | Affiliated company | License of Establishment and Operation of Joint Venture Bank No.101/GP-NHNN issued by the State Bank of Vietnam on 11/11/2019 (replacement of Business License No.08/NH-GP dated 29/10/1992 by the State Bank of Vietnam) | 97A Nguyen Van Troi, Ward 12, Phu Nhuan District, HCM City | - Limit contract for FX transactions: 24/01/2022 - Limit contract for interbank MM transactions: 14/01/2022 | Resolution No. 014/NQ-HĐQT-NHCT.1 dated 12/01/2022 | Approved the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank (affiliated company of VietinBank). Limit contracts for transactions on the interbank market is without detailed value. | |
| 2 | VietinBank Security Joint Stock Company | Subsidiary | Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission. | 306 Ba Trieu, Hoan Kiem, Hanoi | 28/04/2022 | Resolution No. 051/NQ-HĐQT-NHCT.1 dated 14/02/2022 | Approved the cooperation contract for deploying services of opening payment accounts, securities accounts and linking/unlinking payment accounts and online securities accounts between VietinBank and VietinBank Securities Joint Stock Company. The cooperation contract to provide service for customer is non-monetary. | |
| 3 | VietinBank Laos Ltd. | Subsidiary | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 14/03/2022 | Resolution No. 077/NQ-HĐQT-NHCT.1 dated 07/03/2022 | Approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos (a subsidiary of VietinBank). Limit contracts for transactions on the interbank market is without detailed 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 |
|-----|---|-------------------|--|--|--|---|--|------|
| 4 | MUFG Bank, Ltd. - Hanoi/HCMC Branch | Major shareholder | HCMC Branch: License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam. Hanoi Branch: License for Establishment and Operation No. 55/GP-NHNN dated 20/02/2013 by the State Bank of Vietnam. | HCMC Branch: Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC Hanoi Branch: Level 6, Pacific Place Building, 83B Ly Thuong Kiet, Hoan Kiem District, Hanoi | - Limit contract for FX transactions: 25/03/2022 - Limit contract for interbank MM transactions: 25/03/2022 | Resolution No. 085/NQ-HĐQT-NHCT.1 dated 11/03/2022 | Approved the limit contracts for transactions on the interbank market with MUFG Bank – Hanoi/Ho Chi Minh City Branch. Limit contracts for transactions on the interbank market is without detailed value. | |
| 5 | MUFG Bank, Ltd. - HCMC Branch | Major shareholder | License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam. | Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC | 31/03/2022 | Resolution No. 101/NQ-HĐQT-NHCT.1 dated 30/03/2022 | Approved the Deposit Framework Contract in VND with MUFG Bank - Hochiminh City Branch (a major shareholder of VietinBank). Details of contract value are not disclosed under Confidentiality provisions. | |
| 6 | VietinBank Laos Ltd. | Subsidiary | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 12/04/2022 | Resolution No. 112/NQ-HĐQT-NHCT.1 dated 05/04/2022 | Approved the property mortgage contract between VietinBank and VietinBank Laos (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions. | |
| 7 | VietinBank Laos Ltd. | Subsidiary | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 01/06/2022 | Resolution No. 127/NQ-HĐQT-NHCT.1 dated 25/04/2022 | Approved the agreement on provision and use of payment services in VND between VietinBank and VietinBank Laos (a subsidiary of VietinBank) The cooperation contract is non-monetary. | |
| 8 | VietinBank Security Joint Stock Company | Subsidiary | Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission. | 306 Ba Trieu, Hoan Kiem, Hanoi | 18/05/2022 | Resolution No. 158/NQ-HĐQT-NHCT.1 dated 16/05/2022 | Approved the consulting contract for private bond issuance of VietinBank in 2022 between VietinBank and VietinBank Security Joint Stock Company (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions. | |

| No. | Name of organization/ individual | Relationship | ID/Business registration No., date of issue, place of issue | Address | Time of transactions | Resolutions No. approved by the AGM/BoD (if any, specify date of issue) | Content, quantity, total value of transaction | Note |
|-----|--|--------------|--|------------------------------------|--|---|---|------|
| 9 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | Contract not signed yet. Depending on the need of both parties | Resolution No. 170/NQ-HĐQT-NHCT.1 dated 26/05/2022 | Approved 02 contracts to buy VietinBank's certificates of deposit between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions. | |
| 10 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 30/06/2022 | Resolution No. 216/NQ-HĐQT-VPHĐQT1 dated 30/06/2022 | Approved the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract within VietinBank system for the period of 2022 - 2023 between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions. | |
| 11 | VietinBank Leasing Company Limited | Subsidiary | Decision No.53/1998/QĐ-NHNN5 dated 26/01/1998 by the State Bank of Vietnam; Business Registration No.0101047075 issued on 31/08/2009 by Hanoi Department of Planning and Investment, amended for the 11th time dated 01/06/2022. | 16 Phan Dinh Phung, Ba Dinh, Hanoi | 21/07/2022 | Resolution No. 244/NQ-HĐQT-NHCT-VPHĐQT1 dated 20/07/2022 | Approved the lending/deposit transaction limit Contract in the interbank market between VietinBank and VietinBank Leasing (a subsidiary of VietinBank). Limit contracts for transactions on the interbank market is without detailed value. | |
| 12 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 02/08/2022 | Resolution No. 255/NQ-HĐQT-NHCT-VPHĐQT1 dated 02/08/2022 | Approved the Agreement to amend the Insurance Agent Contract between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). The cooperation contract to provide service to customers is non-monetary. | |
| 13 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 18/08/2022 | Resolution No. 260/NQ-HĐQT-NHCT-VPHĐQT1 dated 09/08/2022 | Approved the Guarantee Contract between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). The total value of the guarantee is 392 billion VND. | |
| 14 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 18/08/2022 | Resolution No. 274/NQ-HĐQT-NHCT-VPHĐQT1 dated 18/08/2022 | Approved the Pledge Contracts, Mortgage Contracts between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Total value of collateral is 475 billion VND. | |
| 15 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 23/08/2022 | Resolution No. 283/NQ-HĐQT-NHCT-VPHĐQT1 dated 23/08/2022 | Approved the Money Insurance Contract for VietinBank system for period 2022-2023 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Contract value: 6.8 billion VND. | |

| 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 |
|-----|---|-------------------|---|---|----------------------|---|---|------|
| 16 | VietinBank Fund Management Company Limited (VietinBank Capital) | Subsidiary | Business License No.50/UBCK-GP dated 26/10/2010 and latest amended license No. 105/GPĐC-UBCK dated 03/11/2022 by the State Securities Commission | 34 Cua Nam, Hoan Kiem, Hanoi | 12/09/2022 | Resolution No. 295/NQ-HĐQT-NHCT-VPHĐQT1 dated 06/09/2022 | Approved the Connection Agreement between VietinBank and VietinBank Fund Management Company - VietinBank Capital (a subsidiary of VietinBank). The contract to connect the system has no monetary value. | |
| 17 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 08/09/2022 | Resolution No.302/NQ-HĐQT-NHCT-VPHĐQT1 dated 08/09/2022 | Approved the Pledge Contracts, Mortgage Contracts between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Total value of collateral is 175 billion VND. | |
| 18 | MUFG Bank, Ltd. - HCMC Branch | Major shareholder | License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam. | Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC | 26/09/2022 | Resolution No. 314/NQ-HĐQT-NHCT-VPHĐQT1 dated 21/09/2022 | Approved the limit contracts for transactions on the interbank market with MUFG Bank – Ho Chi Minh City Branch (a major shareholder of VietinBank). Limit contracts for transactions on the interbank market is without detailed value. | |
| 19 | VietinBank Laos Ltd. | Subsidiary | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 05/10/2022 | Resolution No. 315/NQ-HĐQT-NHCT-VPHĐQT1 dated 21/09/2022 | Approved the Agreement to support the handling of trade finance operations between VietinBank and VietinBank Laos (VietinBank's subsidiary bank). The Agreement to support business process has no monetary value. | |
| 20 | VietinBank Security Joint Stock Company | Subsidiary | Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission. | 306 Ba Trieu, Hoan Kiem, Hanoi | 29/09/2022 | Resolution No. 318/NQ-HĐQT-NHCT-VPHĐQT1 dated 27/09/2022 | Approved the consulting contract between VietinBank and VietinBank Securities Joint Stock Company - CTS (subsidiary of VietinBank) for the public offering of Saigon Port Joint Stock Company shares (SGP) and Hai Phong Port Joint Stock Company shares (PHP) Details of contract value are not disclosed under Confidentiality provisions. | |
| 21 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 30/09/2022 | Resolution No. 325/NQ-HĐQT-NHCT-VPHĐQT1 dated 30/09/2022 | Approved the Insurance Contract for all risks of property including compulsory fire for period 2022-2024 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Total contract value is expected to be 6.1 billion VND. | |
| 22 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 07/10/2022 | Resolution No. 334/NQ-HĐQT-NHCT-VPHĐQT1 dated 07/10/2022 | Approved the Fidelity Insurance Contract (BBB subclass) for VietinBank system for period 2022-2025 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Contract value: 10 billion VND. | |

| 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 |
|-----|--|--------------------|---|--|----------------------|---|--|------|
| 23 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 20/10/2022 | Resolution No. 355/NQ-HĐQT-NHCT-VPHĐQT1 dated 20/10/2022 | Approved the property mortgage contract between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Total value of collateral is 100 billion VND. | |
| 24 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 01/11/2022 | Resolution No. 374/NQ-HĐQT-NHCT-VPHĐQT1 dated 01/11/2022 | Approved the insurance contract against all risks of ATM assets and cash in ATM, shortage of cash in ATM for the period of 2022-2023 between VietinBank and VBI Thang Long which belongs to VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Contract value: 2 billion VND. | |
| 25 | Indovina Bank | Affiliated company | License of Establishment and Operation of Joint Venture Bank No.101/GP-NHNN issued by the State Bank of Vietnam on 11/11/2019 (replacement of Business License No.08/NH-GP dated 29/10/1992 by the State Bank of Vietnam) | 97A Nguyen Van Troi, Ward 12, Phu Nhuan District, HCM City | 11/11/2022 | Resolution No.392/NQ-HĐQT-NHCT-VPHĐQT1 dated 10/11/2022 | Approved the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank (affiliated company of VietinBank). Limit contracts for transactions on the interbank market is without detailed value. | |
| 26 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 17/11/2022 | Resolution No. 396/NQ-HĐQT-NHCT-VPHĐQT1 dated 17/11/2022 | Approved the public liability insurance contract for VietinBank (period 2022 - 2025) between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). Total contract value is 234 million VND. | |
| 27 | VietinBank Insurance Joint Stock Company (VBI) | Subsidiary | License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance | 126 Doi Can, Ba Dinh, Hanoi | 30/11/2022 | Resolution No. 425/NQ-HĐQT-NHCT-VPHĐQT1 dated 30/11/2022 | Approved the Health Insurance Contract - VBI care (from 01/12/2022 to the end of 30/11/2023) between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank). The total provisional value of the contract is VND 77.4 billion. The settlement value of the Contract will be based on the actual number of Insured Persons in the year. | |
| 28 | VietinBank Security Joint Stock Company | Subsidiary | Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission. | 306 Ba Trieu, Hoan Kiem, Hanoi | 26/12/2022 | Resolution No. 450/NQ-HĐQT-NHCT-VPHĐQT1 dated 21/12/2022 | Approved the contract of consulting on dossiers of bond offering registration, registration agent and payment agent, listing consultancy of VietinBank's 2022 public offering bonds between VietinBank and VietinBank Securities Joint Stock Company - CTS (a subsidiary of VietinBank) Total Contract value: 990 million VND. | |
| 29 | VietinBank Laos Ltd. | Subsidiary | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 23/12/2022 | Resolution No.454/NQ-HĐQT-NHCT-VPHĐQT1 dated 22/12/2022 | Approved the agreement on using VietinBank's SWIFT system of VietinBank Laos (VietinBank's subsidiary bank). The agreement to use the system has no monetary value. | |

APPENDIX 04 (Disclosure)

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

(Full year 2022)

| 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 Laos Ltd. | - Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd. | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 14/03/2022 | Resolution No. 077/NQ-HĐQT-NHCT2.1 dated 07/03/2022 approving the foreign currency transaction limit contract between VietinBank and VietinBank Laos. | - | |
| 2 | VietinBank Laos Ltd. | - Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd. | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 12/04/2022 | Resolution No. 112/NQ-HĐQT-NHCT2.1 dated 05/04/2022 approving the property mortgage contract between VietinBank and VietinBank Laos. | - | |
| 3 | VietinBank Laos Ltd. | - Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd. | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 01/06/2022 | Resolution No. 127/NQ-HĐQT-NHCT2.1 dated 25/04/2022 approving the agreement on provision and use of payment services in VND between VietinBank and VietinBank Laos. | - | |

| 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 Laos Ltd. | - Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd. | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 05/10/2022 | Resolution No. 315/NQ-HĐQT-NHCT-VPHĐQT1 dated 21/09/2022 approving the agreement to support the handling of trade finance operations between VietinBank and VietinBank Laos. | - | |
| 5 | VietinBank Laos Ltd. | - Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd. | 068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR | 268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos | 23/12/2022 | Resolution No. 454/NQ-HĐQT-NHCT-VPHĐQT1 dated 22/12/2022 approving the agreement on using VietinBank's SWIFT system of VietinBank Laos. | - | |

APPENDIX 05 (Disclosure)
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS
(Full year 2022)

| 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- Affiliated persons of BoDs' members | | | | | | | | | | |
| 1 | Tran Minh Binh | | Chairman of BoD Legal Representative | | | | | 3,104 | 0.000065% | |
| 1.01 | Tran Minh Quyet | | Father | | | | | 0 | 0% | Passed away |
| 1.02 | La Thi Hien | | Mother | | | | | 0 | 0% | Passed away |
| 1.03 | Nguyen Quang Due | | Father - in - law | | | | | 0 | 0% | |
| 1.04 | Nguyen Thi Ly | | Mother - in - law | | | | | 0 | 0% | |
| 1.05 | Nguyen Thi Le Hang | | Wife | | | | | 0 | 0% | |
| 1.06 | Tran Quang Phu | | Son | | | | | 0 | 0% | |
| 1.07 | Tran Khanh Uyen | | Daughter | | | | | 0 | 0% | |
| 1.08 | Tran Thanh Tam | | Sister | | | | | 0 | 0% | |
| 1.09 | Phan Trong Tien | | Brother - in - law | | | | | 0 | 0% | |
| 1.10 | Tran Thien Ly | | Sister | | | | | 0 | 0% | |
| 1.11 | Le Thanh Liem | | Brother - in - law | | | | | 0 | 0% | |
| 1.12 | Tran Mai Huong | | Sister | | | | | 0 | 0% | |
| 1.13 | Duong Minh Hai | | Brother - in - law | | | | | 0 | 0% | |
| 1.14 | Tran Thanh Thuy | | Sister | | | | | 0 | 0% | |
| 1.15 | Tran Manh Tien | | Brother | | | | | 0 | 0% | |
| 1.16 | Mai Thi Quy | | Sister - in - law | | | | | 0 | 0% | |
| 1.17 | Tran Quoc Hiep | | Brother | | | | | 0 | 0% | |
| 1.18 | Duong Thi Do Quyen | | Sister - in - law | | | | | 0 | 0% | |
| 1.19 | The State Bank of Vietnam | | Representatives of 40% state ownership at VietinBank | | | | | 1,239,173,013 | 25.78% | |
| 2 | Tran Van Tan | | Board member | | | | | 0 | 0% | |
| 2.01 | Truong Thi Y | | Mother | | | | | 0 | 0% | |
| 2.02 | Vu Xuan Lich | | Father - in - law | | | | | 0 | 0% | |
| 2.03 | Dinh Thi Thin | | Mother - in - law | | | | | 0 | 0% | |
| 2.04 | Vu Thi Thu Ha | | Wife | | | | | 0 | 0% | |

| 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 |
|----------|---------------------------|-------------------------------------|--|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-----------------|
| 2.05 | Tran Truong Thao Van | | Daughter | | | | | 0 | 0% | |
| 2.06 | Tran Thi Phuong Anh | | Daughter | | | | | 0 | 0% | |
| 2.07 | The State Bank of Vietnam | | Representatives of 30% state ownership at VietinBank | | | | | 929,379,761 | 19.34% | |
| 3 | Le Thanh Tung | | Board member | | | | | 0 | 0% | |
| 3.01 | Le Van Tuan | | Father | | | | | 0 | 0% | |
| 3.02 | Nguyen Thi Lan | | Mother | | | | | 0 | 0% | |
| 3.03 | Le Nhu Hung | | Father-in-law | | | | | 0 | 0% | |
| 3.04 | Nguyen Thi Minh Chau | | Mother-in-law | | | | | 0 | 0% | |
| 3.05 | Le Thi Thanh Nga | | Wife | | | | | 0 | 0% | |
| 3.06 | Le Viet | | Son | | | | | 0 | 0% | |
| 3.07 | Le Bao | | Son | | | | | 0 | 0% | Childhood No ID |
| 3.08 | Le Thi Quynh Hoa | | Sister | | | | | 0 | 0% | |
| 3.09 | The State Bank of Vietnam | | Representatives of 30% state ownership at VietinBank | | | | | 929,379,761 | 19.34% | |
| 4 | Tran Thu Huyen | | Board member | | | | | 51,844 | 0.00108% | |
| 4.01 | Tran Dinh Mao | | Father | | | | | 0 | 0% | |
| 4.02 | Hoang Thi Ngan | | Mother | | | | | 0 | 0% | |
| 4.03 | Nguyen Huu Vuong | | Father - in - law | | | | | 0 | 0% | |
| 4.04 | Nguyen Thi Van Huong | | Mother - in - law | | | | | 0 | 0% | |
| 4.05 | Nguyen Huu Phuong | | Husband | | | | | 0 | 0% | |
| 4.06 | Nguyen Huu Duy Hoang | | Son | | | | | 0 | 0% | |
| 4.07 | Nguyen Lam Tam Anh | | Daughter | | | | | 0 | 0% | Childhood No ID |
| 4.08 | Nguyen Huu Tho | | Son | | | | | 0 | 0% | Childhood No ID |
| 4.09 | Tran Duc Minh | | Brother | | | | | 0 | 0% | |
| 4.10 | Luong Thanh Chuyen | | Sister - in - law | | | | | 0 | 0% | |
| 4.11 | Tran Tien Duy | | Brother | | | | | 0 | 0% | |
| 4.12 | Tran Thi Hong Hanh | | Sister - in - law | | | | | 0 | 0% | |
| 5 | Nguyen The Huan | | Board member | | | | | 0 | 0% | |
| 5.01 | Nguyen The Hung | | Father | | | | | 0 | 0% | |
| 5.02 | Chu Thi Dao | | Mother | | | | | 0 | 0% | |
| 5.03 | Nguyen Ngoc Chuong | | Father - in - law | | | | | | | Passed away |
| 5.04 | Dang Thi Lien | | Mother - in - law | | | | | | | Passed away |

| 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 |
|----------|----------------------------|-------------------------------------|--------------------------------|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-----------------|
| 5.05 | Nguyen Thi Phuong Chi | | Wife | | | | | 0 | 0% | |
| 5.06 | Nguyen Anh Phuong | | Daughter | | | | | 0 | 0% | |
| 5.07 | Nguyen Hoang Nam | | Son | | | | | 0 | 0% | Childhood No ID |
| 5.08 | Nguyen Thuy Nga | | Sister | | | | | 0 | 0% | |
| 5.09 | Hoang Van Lien | | Brother - in - law | | | | | 0 | 0% | |
| 5.1 | Nguyen The Huy | | Brother | | | | | 0 | 0% | |
| 5.11 | Pham Thi Minh Tu | | Sister - in - law | | | | | 0 | 0% | |
| 6 | Pham Thi Thanh Hoai | | Board member | | | | | 118 | 0.000002% | |
| 6.01 | Pham Tien Hung | | Father | | | | | 0 | 0% | |
| 6.02 | Nguyen Thi Nhuan | | Mother | | | | | 0 | 0% | |
| 6.03 | Pham Thi Thanh Huyen | | Sister | | | | | 0 | 0% | |
| 6.04 | Huynh Duc Thang | | Brother - in - law | | | | | 0 | 0% | |
| 6.05 | Pham Thi Thuy Hang | | Sister | | | | | 0 | 0% | |
| 6.06 | VietinBank Laos Limited | | Chairwoman of BoD | | | | | 0 | 0% | |
| 7 | Nguyen Duc Thanh | | Board Member | | | | | 0 | 0% | |
| 7.01 | Nguyen Tuyen | | Father | | | | | 0 | 0% | Passed away |
| 7.02 | Tran Thi Nhuong | | Mother | | | | | 0 | 0% | Passed away |
| 7.03 | Hoang Viet Thang | | Father - in - law | | | | | 0 | 0% | |
| 7.04 | Tran Thi Phuong Thao | | Mother - in - law | | | | | 0 | 0% | |
| 7.05 | Hoang Viet Phuong | | Wife | | | | | 6 | 0.0000001% | |
| 7.06 | Nguyen Minh Nga | | Daughter | | | | | 0 | 0% | |
| 7.07 | Nguyen Hoang Quan | | Son | | | | | 0 | 0% | Childhood No ID |
| 7.08 | Nguyen Duc Huyen | | Brother | | | | | 0 | 0% | Passed away |
| 7.09 | Duong Thi Thai Ha | | Sister - in - law | | | | | 0 | 0% | |
| 7.10 | Nguyen Thi Khoa | | Sister | | | | | 0 | 0% | |
| 7.11 | Nguyen Duc Huy | | Brother | | | | | 0 | 0% | |
| 7.12 | Nguyen Thi Hien | | Sister - in - law | | | | | 0 | 0% | |
| 7.13 | Nguyen Duc Thanh | | Brother | | | | | 0 | 0% | |
| 7.14 | Do Thi Lan | | Sister - in - law | | | | | 0 | 0% | |
| 7.15 | Nguyen Thi Minh Thuy | | Sister | | | | | 0 | 0% | |
| 7.16 | Nguyen Viet Hoa | | Brother - in - law | | | | | 0 | 0% | |
| 8 | Masahiko Oki | | Board member Deputy CEO | | | | | 0 | 0% | |
| 8.01 | Keisuke Oki | | Father | | | | | | | Passed away |

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|-----------|---------------------------|-------------------------------------|---------------------------------|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-----------------------|
| 8.02 | Mutsuko Oki | | Mother | | | | | 0 | 0% | Medial Insurance Book |
| 8.03 | Katsutoshi Numata | | Father - in - law | | | | | 0 | 0% | Medial Insurance Book |
| 8.04 | Michiko Numata | | Mother - in - law | | | | | | | Passed away |
| 8.05 | Emiko Oki | | Wife | | | | | 0 | 0% | |
| 8.06 | Yurina Oki | | Daughter | | | | | 0 | 0% | |
| 8.07 | Sakura Oki | | Daughter | | | | | 0 | 0% | |
| 8.08 | Ayaka Oki | | Daughter | | | | | 0 | 0% | |
| 8.09 | Mari Hasegawa | | Sister | | | | | 0 | 0% | |
| 8.10 | Toshiaki Hasegawa | | Brother-in-law | | | | | 0 | 0% | |
| 9 | Masashige Nakazono | | Board member | | | | | 0 | 0% | |
| 9.01 | Masamichi Nakazono | | Father | | | | | 0 | 0% | Driving license |
| 9.02 | Tomoko Nakazono | | Mother | | | | | 0 | 0% | Driving license |
| 9.03 | Masataka Tsuji | | Father - in - law | | | | | 0 | 0% | |
| 9.04 | Sumiko Tsuji | | Mother - in - law | | | | | 0 | 0% | |
| 9.05 | Tomomi Nakazono | | Wife | | | | | 0 | 0% | |
| 9.06 | Sakuroko Nakazono | | Daughter | | | | | 0 | 0% | |
| 9.07 | Masato Nakazono | | Son | | | | | 0 | 0% | |
| 9.08 | Yasuko Kabashima | | Sister | | | | | 0 | 0% | |
| 9.09 | Takehiro Kabashima | | Brother-in-law | | | | | 0 | 0% | |
| 9.10 | Hiroko Onozuka | | Sister | | | | | 0 | 0% | Driving license |
| 9.11 | Itaru Onozuka | | Brother-in-law | | | | | 0 | 0% | Driving license |
| 10 | Nguyen Thi Bac | | Independent Board member | | | | | 0 | 0% | |
| 10.01 | Nguyen Gia Han | | Father | | | | | 0 | 0% | War martyr |
| 10.02 | Do Thi Ban | | Mother | | | | | 0 | 0% | Passed away |
| 10.03 | Nguyen Van Van | | Father - in - law | | | | | | | Passed away |
| 10.04 | Bui Thi Nam | | Mother - in - law | | | | | 0 | 0% | |
| 10.05 | Nguyen Ngoc Hoa | | Husband | | | | | 0 | 0% | |
| 10.06 | Nguyen Ngoc Hai | | Son | | | | | 0 | 0% | |
| 10.07 | Nguyen Ngoc Dung | | Son | | | | | 0 | 0% | |

II- Affiliated persons of Board of Management's members

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|--|----------------------------|-------------------------------------|---|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|--------------------|
| 1 | Nguyen Hoang Dung | | Deputy CEO In-charge of BoM | | | | | 1,321 | 0.000027% | |
| 1.01 | Nguyen Van Dong | | Father | | | | | | | Passed away |
| 1.02 | Tran Thi Xua | | Mother | | | | | | | Passed away |
| 1.03 | Le Xuan Hieu | | Father - in - law | | | | | | | Passed away |
| 1.04 | Tran Thi Nhan | | Mother - in - law | | | | | 0 | 0% | |
| 1.05 | Le Thi Nga | | Wife | | | | | 0 | 0% | |
| 1.06 | Nguyen Le Quynh | | Daughter | | | | | 0 | 0% | |
| 1.07 | Nguyen Le Huy Bao | | Son | | | | | 0 | 0% | |
| 1.08 | Nguyen Le Thuy | | Sister | | | | | 0 | 0% | |
| 1.09 | Nguyen Le Tuyet | | Sister | | | | | 0 | 0% | |
| 1.10 | Tran Thanh Liem | | Brother - in - law | | | | | 0 | 0% | |
| 1.11 | Nguyen Le Anh | | Sister | | | | | 0 | 0% | |
| 1.12 | Nguyen Hoang Vinh | | Brother | | | | | 0 | 0% | |
| 1.13 | Nguyen Hoang Vien | | Brother | | | | | 0 | 0% | |
| 1.14 | Vu Thi An | | Sister - in - law | | | | | 0 | 0% | |
| 1.15 | Nguyen Le Hong | | Sister | | | | | 0 | 0% | |
| 1.16 | Nguyen Tran Hoa Binh | | Brother | | | | | 14 | 0.0000003% | |
| 1.17 | Mai Kim Loan | | Sister - in - law | | | | | 0 | 0% | |
| 2 | Masahiko Oki | | Board member Deputy CEO | | | | | 0 | 0% | |
| <i>((Please refer to Section I.8))</i> | | | | | | | | | | |
| 3 | Tran Cong Quynh Lan | | Deputy CEO Head of IT Division | | | | | 0 | 0.000000% | |
| 3.01 | Tran Cong Minh | | Father | | | | | 0 | 0% | |
| 3.02 | Cao Thi Kim Dung | | Mother | | | | | 0 | 0% | |
| 3.03 | Huynh Van Cuong | | Father - in - law | | | | | | | Passed away |
| 3.04 | Pham Thi Phi | | Mother - in - law | | | | | 0 | 0% | |
| 3.05 | Huynh Nu Tram Anh | | Wife | | | | | 0 | 0% | |
| 3.06 | Tran Cong Quoc Khai | | Son | | | | | 0 | 0% | Childhood No ID |
| 3.07 | Tran Cong Khai Ky | | Son | | | | | 0 | 0% | Childhood No ID |
| 3.08 | Tran Cong Duy Long | | Brother | | | | | 0 | 0% | |
| 3.09 | Tran Thu Trang | | Sister - in - law | | | | | 0 | 0% | |
| 3.10 | Tran Cong Thien Qui | | Brother | | | | | 0 | 0% | |
| 3.11 | Tran Nguyen Thuy Duong | | Sister - in - law | | | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|----------|---|-------------------------------------|--------------------|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-----------------|
| 3.12 | Tran Cong Bao Phung | | Brother | | | | | 0 | 0% | |
| 3.13 | Tran Kanako | | Sister - in - law | | | | | 0 | 0% | |
| 3.14 | Tran Kim Quynh Tien | | Sister | | | | | 0 | 0% | |
| 4 | Nguyen Dinh Vinh | | Deputy CEO | | | | | 0 | 0% | |
| 4.01 | Nguyen Dinh Thao | | Father | | | | | 0 | 0% | |
| 4.02 | Vo Thi Hanh Thuc | | Mother | | | | | 0 | 0% | |
| 4.03 | Mai Trong Thang | | Father - in - law | | | | | 0 | 0% | |
| 4.04 | Nguyen Thi Kim Dung | | Mother - in - law | | | | | 0 | 0% | |
| 4.05 | Mai Thanh Loan | | Wife | | | | | 0 | 0% | |
| 4.06 | Nguyen Mai Chi | | Daughter | | | | | 0 | 0% | Childhood No ID |
| 4.07 | Nguyen Dinh Bach | | Son | | | | | 0 | 0% | Childhood No ID |
| 4.08 | Nguyen Dinh Son | | Brother | | | | | 0 | 0% | |
| 4.09 | Nguyen Vu Dieu Nga | | Sister - in - law | | | | | 0 | 0% | |
| 4.10 | VietinBank Money Transfer Company Limited | | Chairman | | | | | | | |
| 5 | Le Nhu Hoa | | Deputy CEO | | | | | 27,692 | 0.000576% | |
| 5.01 | Le Son Xuan | | Father | | | | | 283 | 0.000006% | |
| 5.02 | Tran Thi Thuoc | | Mother | | | | | 0 | 0% | |
| 5.03 | Pham Van Cu | | Father - in - law | | | | | | | Passed away |
| 5.04 | Nguyen Thi Ham | | Mother - in - law | | | | | 0 | 0% | |
| 5.05 | Pham Duy Binh | | Husband | | | | | 0 | 0% | |
| 5.06 | Pham Thi Thuy Duong | | Daughter | | | | | 0 | 0% | |
| 5.07 | Pham Thi Bao Chau | | Daughter | | | | | 0 | 0% | |
| 5.08 | Pham Duc Luong | | Son | | | | | 0 | 0% | Childhood No ID |
| 5.09 | Le Thanh Mai | | Sister | | | | | 17,208 | 0.000358% | |
| 5.10 | Nguyen Huy Oanh | | Brother - in - law | | | | | 0 | 0% | |
| 5.11 | Le Hai Hiep | | Brother | | | | | 0 | 0% | |
| 5.12 | Do Thi Thu Hang | | Sister - in - law | | | | | 0 | 0% | |
| 6 | Le Duy Hai | | Deputy CEO | | | | | 20,000 | 0.000416% | |
| 6.01 | Le Duy Giao | | Father | | | | | 0 | 0% | |
| 6.02 | Le Thi Hiep | | Mother | | | | | 0 | 0% | |
| 6.03 | Le Duy Duc Minh | | Son | | | | | 0 | 0% | |
| 6.04 | Le Duy Duc Anh | | Son | | | | | 0 | 0% | |
| 6.05 | Le Thi Huong | | Sister | | | | | 0 | 0% | |
| 6.06 | Dam Trong Thang | | Brother-in-law | | | | | 0 | 0% | |
| 6.07 | Le Thi Hoang | | Sister | | | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|----------|---|-------------------------------------|----------------------------------|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-----------------|
| 6.08 | Hoang Viet Phuong | | Brother-in-law | | | | | 0 | 0% | |
| 6.09 | VietinBank Fund Management Company (VietinBank Capital) | | Chairman of the Members' Council | | | | | 0 | 0% | |
| 7 | Nguyen Tran Manh Trung | | Deputy CEO | | | | | 3 | 0.00000006% | |
| 7.01 | Nguyen Le Manh Son | | Father | | | | | 0 | 0% | |
| 7.02 | Tran Thi Bich Thuy | | Mother | | | | | 0 | 0% | |
| 7.03 | Le Van Dan | | Father-in-law | | | | | 0 | 0% | |
| 7.04 | Nguyen Thi Mai | | Mother-in-law | | | | | 0 | 0% | |
| 7.05 | Le Thi Minh Ngoc | | Wife | | | | | 0 | 0% | |
| 7.06 | Nguyen Lam Vu | | Son | | | | | 0 | 0% | Childhood No ID |
| 7.07 | Nguyen Thien Huong | | Son | | | | | 0 | 0% | Childhood No ID |
| 7.08 | Nguyen Tran Trung Quan | | Brother | | | | | 0 | 0% | |
| 8 | Hoang Ngoc Phuong | | Deputy CEO | | | | | 0 | 0% | |
| 8.01 | Hoang Van Phu | | Father | | | | | 0 | 0% | |
| 8.02 | Do Thi Ngoc Oanh | | Mother | | | | | 0 | 0% | |
| 8.03 | Pham Minh Chinh | | Father-in-law | | | | | 0 | 0% | |
| 8.04 | Le Thi Bich Tran | | Mother-in-law | | | | | 0 | 0% | |
| 8.05 | Pham Le Bao Chinh | | Wife | | | | | 0 | 0% | |
| 8.06 | Hoang Minh Khang | | Son | | | | | 0 | 0% | Childhood No ID |
| 8.07 | Hoang Pham Thien Chau | | Daughter | | | | | 0 | 0% | Childhood No ID |
| 8.08 | Hoang Phuong Yen | | Sister | | | | | 0 | 0% | |
| 8.09 | Ta Viet Bac | | Brother-in-law | | | | | 0 | 0% | |
| 9 | Do Thanh Son | | Deputy CEO | | | | | 112 | 0.0000023% | |
| 9.01 | Do Van Hoan | | Father | | | | | 0 | 0% | |
| 9.02 | Le Thi Ngoc Anh | | Mother | | | | | 0 | 0% | |
| 9.03 | Dam Van Chung | | Father-in-law | | | | | 0 | 0% | |
| 9.04 | Vo Thi Thu Van | | Mother-in-law | | | | | 0 | 0% | |
| 9.05 | Dam Thi Thu Hoa | | Wife | | | | | 0 | 0% | |
| 9.06 | Do Anh Nguyen | | Son | | | | | 0 | 0% | |
| 9.07 | Do Thanh Nguyen | | Son | | | | | 0 | 0% | |
| 9.08 | Do Thi Bich Lien | | Sister | | | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|---|---------------------------|-------------------------------------|---|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-----------------|
| 9.09 | Bui Duc Song | | Brother-in-law | | | | | 0 | 0% | |
| 9.10 | Do Thi Bich Loan | | Sister | | | | | 0 | 0% | |
| 9.11 | Nguyen Xuan Thanh | | Brother-in-law | | | | | 0 | 0% | |
| 9.12 | Do Thi Thanh Thuy | | Sister | | | | | 0 | 0% | |
| 9.13 | Tran Quoc Tuan | | Brother-in-law | | | | | 0 | 0% | |
| 9.14 | Do Thi Thanh Thuy | | Sister | | | | | 0 | 0% | |
| 9.15 | Do Thi Tuyen Mai | | Sister | | | | | 0 | 0% | |
| 9.16 | Ho Ngoc Tung | | Brother-in-law | | | | | 0 | 0% | |
| 9.17 | Do Thi Hong Mi | | Sister | | | | | 0 | 0% | |
| 9.18 | Do Thanh Trung | | Brother-in-law | | | | | 0 | 0% | |
| III- Affiliated persons of Members of the Board of Supervisors | | | | | | | | | | |
| 1 | Le Anh Ha | | Head of the Board of Supervisors | | | | | 3,104 | 0.000065% | |
| 1.01 | Le Huu Dien | | Father | | | | | 0 | 0% | Passed away |
| 1.02 | Dang Thi Luyen | | Mother | | | | | 0 | 0% | |
| 1.03 | Trinh Van Tan | | Father - in - law | | | | | 0 | 0% | |
| 1.04 | Nguyen Thi Oanh | | Mother - in - law | | | | | 0 | 0% | |
| 1.05 | Trinh Quoc Hung | | Husband | | | | | 0 | 0% | |
| 1.06 | Trinh Ha Anh | | Child | | | | | 0 | 0% | |
| 1.07 | Le Huu Tham | | Brother | | | | | 0 | 0% | |
| 1.08 | Le Thi Ha | | Sister-in-law | | | | | 0 | 0% | |
| 1.09 | Le Huu Thanh | | Brother | | | | | 0 | 0% | |
| 1.10 | Nguyen Thuy Ha | | Sister-in-law | | | | | 0 | 0% | |
| 2 | Nguyen Thi Anh Thu | | Member of the Board of Supervisors | | | | | 36 | 0.000001% | |
| 2.01 | Nguyen Van Thang | | Father | | | | | 0 | 0% | Passed away |
| 2.02 | Bui Thi My | | Mother | | | | | 0 | 0% | |
| 2.03 | Le Dinh Xuong | | Father - in - law | | | | | 0 | 0% | |
| 2.04 | Nguyen Thi Van Ha | | Mother - in - law | | | | | 0 | 0% | |
| 2.05 | Le Anh Tuan | | Husband | | | | | 0 | 0% | |
| 2.06 | Le Tuan Minh | | Son | | | | | 0 | 0% | |
| 2.07 | Le Tuan Dung | | Son | | | | | 0 | 0% | Childhood No ID |
| 2.08 | Nguyen Cong Thanh | | Brother | | | | | 0 | 0% | |
| 2.09 | Le Bich Thuy | | Sister-in-law | | | | | 0 | 0% | |
| 2.10 | Nguyen Quoc Trung | | Brother | | | | | 0 | 0% | |

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|------|-----------------|-------------------------------------|------------------------------------|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-------------|
| 3 | Pham Thi Thom | | Member of the Board of Supervisors | | | | | 0 | 0% | |
| 3.1 | Pham Can | | Father | | | | | | | Passed away |
| 3.2 | Pham Thi Khuya | | Mother | | | | | 0 | 0% | |
| 3.3 | Kim Ngoc | | Father - in - law | | | | | | | Passed away |
| 3.4 | Nguyen Thi My | | Mother - in - law | | | | | | | Passed away |
| 3.5 | Kim Duc Cuong | | Husband | | | | | 0 | 0% | |
| 3.6 | Kim Duc Minh | | Son | | | | | 0 | 0% | |
| 3.7 | Kim Huong Thao | | Daughter | | | | | 0 | 0% | |
| 3.8 | Pham Anh Tuan | | Brother | | | | | 0 | 0% | |
| 3.9 | Dao Thi Hien | | Sister-in-law | | | | | 0 | 0% | |
| 3.10 | Pham Thi Hoa | | Sister | | | | | | | Passed away |
| 3.11 | Dinh Dang Dinh | | Brother-in-law | | | | | 0 | 0% | |
| 3.12 | Pham Ngoc Chung | | Brother | | | | | 0 | 0% | |
| 3.13 | Nguyen Thi Hoa | | Sister-in-law | | | | | 0 | 0% | |
| 3.14 | Pham Tien Thuc | | Brother | | | | | 0 | 0% | |
| 3.15 | Nguyen Thuy Hai | | Sister-in-law | | | | | 0 | 0% | |
| 3.16 | Pham Van Tan | | Brother | | | | | 0 | 0% | |
| 3.17 | Vu Thi Nguyet | | Sister-in-law | | | | | 0 | 0% | |
| 3.18 | Pham Ngoc Thanh | | Brother | | | | | 0 | 0% | |
| 3.19 | Nguyen Thi Oanh | | Sister-in-law | | | | | | | Passed away |
| 3.20 | Pham Thi Ngo | | Sister | | | | | 0 | 0% | |
| 3.21 | Ta Van Hien | | Brother-in-law | | | | | | | Passed away |
| 3.22 | Pham Thu Tam | | Brother | | | | | 12 | 0.000002% | |
| 3.23 | Pham Thi Tra Ly | | Sister-in-law | | | | | 0 | 0% | |

IV- Affiliated persons of Chief Accountant

| | | | | | | | | | | |
|------|--------------------|--|-------------------|--|--|--|--|--------|-----------|-----------------|
| 1 | Nguyen Hai Hung | | Chief Accountant | | | | | 24,894 | 0.000518% | |
| 1.01 | Nguyen Minh Chau | | Father | | | | | | | Passed away |
| 1.02 | Nguyen Thi Lieu | | Mother | | | | | 0 | 0% | |
| 1.03 | Tran Van Bay | | Father - in - law | | | | | | | Passed away |
| 1.04 | Pham Thi Lien | | Mother - in - law | | | | | 0 | 0% | |
| 1.05 | Tran Thanh Phuong | | Wife | | | | | 3,697 | 0.000077% | |
| 1.06 | Nguyen Phuong Ngan | | Daughter | | | | | 0 | 0% | |
| 1.07 | Nguyen Minh Nghia | | Son | | | | | 0 | 0% | Childhood No ID |
| 1.08 | Nguyen Manh Ha | | Brother | | | | | 0 | 0% | |

V- Affiliated persons of Head of Finance Division:

| No. | Name | Securities trading account (if any) | Position | ID No./ Passport No. | Date of issue | Place of issue | Address | Number of shares held (end of period) | Ownership percentage (end of period) | Note |
|---|----------------------|-------------------------------------|--|----------------------|---------------|----------------|---------|---------------------------------------|--------------------------------------|-------------|
| 1 | Nguyen Bao Thanh Van | | Head of Finance Division | | | | | 16,453 | 0.000342% | |
| 1.01 | Nguyen Quoc Bao | | Father | | | | | | | Passed away |
| 1.02 | Nguyen Thi Thanh | | Mother | | | | | 0 | 0% | |
| 1.03 | Nguyen Bao Ha | | Sister | | | | | 0 | 0% | |
| 1.04 | Nguyen Minh Thanh | | Brother-in-law | | | | | 0 | 0% | |
| 1.05 | Nguyen Thi Van Anh | | Sister | | | | | 646 | 0.000013% | |
| 1.06 | Nguyen Duong Khoa | | Brother-in-law | | | | | 0 | 0% | |
| VI- Affiliated persons of Person in charge of Corporate Governance cum Company Secretary | | | | | | | | | | |
| 1 | Dong Xuan Hung | | Acting Chief of Office of the BoD cum Person in charge of Corporate Governance | | | | | 0 | 0% | |
| 1.01 | Dong Xuan Duong | | Father | | | | | 0 | 0% | |
| 1.02 | Le Thi Kim Cuc | | Mother | | | | | 0 | 0% | |
| 1.03 | Do Vu | | Father - in - law | | | | | 0 | 0% | |
| 1.04 | Tran Thi Xuyen | | Mother - in - law | | | | | 0 | 0% | |
| 1.05 | Do Thanh Huong | | Wife | | | | | 0 | 0% | |
| 1.06 | Dong Xuan Nguyen | | Son | | | | | 0 | 0% | |
| 1.07 | Dong Xuan Hung | | Son | | | | | 0 | 0% | |
| 1.08 | Dong Xuan Dung | | Brother | | | | | 0 | 0% | |
| 1.09 | Luong Thi Thanh Xuan | | Sister-in-law | | | | | 0 | 0% | |