

No: 763/BC-HDQT-NHCT-VPHDQT1

Hanoi, July 27<sup>th</sup>, 2023

TRANSLATION

## REPORT ON CORPORATE GOVERNANCE

(For the first half of 2023)

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  
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Email : [investor@vietinbank.vn](mailto:investor@vietinbank.vn)  
Charter capital : 48,057,506,090,000 VND  
Ticker symbol : CTG  
Governance model : General Meeting of Shareholders (GMS), Board of Directors,  
Board of Supervisors and CEO  
The implementation of internal audit : Implemented

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

No.	Resolution	Date	Content
1	26/NQ-DHDCCD	21/04/2023	Resolution of 2023 Annual General Meeting of Shareholders (AGM) of VietinBank approved the following contents: 1. Report of the Board of Directors (BoD) on performance in 2022 and development orientation in 2023; 2. Report of the Board of Management (BoM) on business performance in 2022, orientation and plan for 2023; 3. Report of the Board of Supervisors on 2022 activities and orientation in 2023; 4. The 2022 Audited Financial statements (FS) of VietinBank prepared in accordance with

No.	Resolution	Date	Content
			<p>Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions as at 31/12/2022 and for the period ranging from 01/01/2022 to 31/12/2022;</p> <ol style="list-style-type: none"> <li>5. The authorization for VietinBank's BoD to decide to select a capable and experienced independent audit firm in the list of audit firms accepted by the State competent agencies to conduct audits for public interest entities in the securities sector, which meets the conditions specified in Circular No.39/2011/TT-NHNN and Circular No.24/2021/TT-NHNN by the SBV and amendments and supplements thereof (if any) at the time of making decision on selection of an independent audit firm to review the interim FS, audit the FS and the operations of the internal control system of VietinBank for the year 2024;</li> <li>6. The profit distribution plan for 2022 which was submitted for approval to the competent State agencies;</li> <li>7. The remuneration for the BoD and Board of Supervisors in 2023 up to 0.25% of 2023 profit after tax of VietinBank. In case additional members of the BoD and Board of Supervisors are elected, the AGM authorized the BoD to decide the additional amount of remuneration arising based on the actual number of the member of the BoD and the Board of Supervisors and in accordance with the regulation on payroll payment of VietinBank;</li> <li>8. The revised contents, the full text of VietinBank's Internal Governance Regulation, VietinBank's Regulations on Organization and Operation of the BoDs according to the content stated in the Proposal for the amendment to VietinBank's Internal Governance Regulation, VietinBank's Regulations on Organization and Operation of the BoDs and attached Appendix to the Resolution of the 2023 Annual GMS No. 26/NQ-DHDCD dated 21/4/2023;</li> <li>9. The listing of VietinBank's public offering bonds issued in 2023 on Hanoi Stock Exchange (HNX) after the completion of bond offerings;</li> <li>10. The Plan on charter capital increase through the issue of stock dividend from the remaining profit in 2021 and the remaining profit accumulated as of 2016-end of VietinBank which was submitted and pending approval of the competent State agencies;</li> </ol>

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No.	Resolution	Date	Content
			11. VietinBank personnel for the term 2019-2024: <b>(i)</b> The dismissal from the position of Member of VietinBank's BoD for 2019 – 2024 tenure of Mr. Masahiko Oki at the request of MUFG Bank from 02/06/2023; <b>(ii)</b> The additional election of Mr. Koji Iriguchi – Co-Director of Financial Planning and Management Department, Finance Division, cum Co-Director of Strategy and Change Management Department, Office of the BoD as Member of VietinBank's Board of Directors for 2019 – 2024 tenure from 02/06/2023.

## 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, Legal Representative	Appointed BoD member on 08/12/2018; Appointed Chairman of BoD on 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	
7	Mr. Nguyen Duc Thanh	Board member	29/04/2022	
8	Mr. Masahiko Oki	Board member cum Deputy CEO	23/05/2020	02/06/2023
9	Mr. Koji Iriguchi	Board member cum Deputy CEO	02/06/2023	
10	Mr. Masashige Nakazono	Board member	16/04/2021	
11	Ms. Nguyen Thi Bac	Independent Board member	23/05/2020	

#### **Notes:**

- From 01/01/2023 to the end of 01/06/2023: 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.

- From 02/06/2023 to the end of 30/06/2023: 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. Koji Iriguchi – Board member cum Deputy CEO**, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.

## 2. Meetings of the BoD

In the first six months of 2023, VietinBank’s BoD held meetings to evaluate business results and provide guidelines, directions as well as discuss a number of issues and topics for corporate governance and approved other issues under the authority of BoD in the form of collecting written opinions of BoD members, specifically as follows:

No.	BoD members	Number of meetings attended	Percentage	Reasons for absence
1	Mr. Tran Minh Binh - Chairman of the BoD	170/170	100%	
2	Mr. Tran Van Tan - Board member	170/170	100%	
3	Mr. Le Thanh Tung - Board member	170/170	100%	
4	Ms. Tran Thu Huyen - Board member	170/170	100%	
5	Mr. Nguyen The Huan - Board member	170/170	100%	
6	Ms. Pham Thi Thanh Hoai - Board member	170/170	100%	
7	Mr. Nguyen Duc Thanh - Board member	170/170	100%	
8	Mr. Masahiko Oki - Board member cum Deputy CEO (1)	139/170	81.76%	
9	Mr. Masashige Nakazono - Board member	170/170	100%	
10	Ms. Nguyen Thi Bac - Independent Board member	170/170	100%	
11	Mr. Koji Iriguchi - Board member cum Deputy CEO (2)	31/170	18.24%	

### Notes:

- (1) Mr. Masahiko Oki attended BoD meetings and give written opinions from 01/01/2023 to the end of 01/06/2023.
  - (2) Mr. Koji Iriguchi attended BoD meetings and give written opinions since 02/06/2023 (start being a BoD member).
- The total number of meetings of the BoD in the first half of 2023 is 170, including 05 in-person meetings and 165 times of written opinions.
  - Mr. Masahiko Oki and Mr. Koji Iriguchi: were a residential Board members, (i) attended all BoD’s in-person meetings and (ii) gave written opinions to the BoD.

- *Mr. Masashige Nakazono: is non-residential Board member, (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 Supervisory delegations help the BoD to carry out regular supervisory 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 the first six months of 2023, the BoM focused resources on implementing business and key fundamentals, restructured capital mobilization terms while promoting CASA growth, credit growth on the basis of risk control and credit portfolio quality; using cost effectively, prioritizing costs directly towards business activities; continued to strongly and comprehensively restructure all aspects of operations (human resources, network,

information technology capacity, service quality, labor productivity,...). 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 addition, in the first six months of 2023, the supervisory activities of the BoD have been improved and increased efficiency through the implementation of the VietinBank BoD's Executive Monitoring System (EMS). Task assignment, supervision, and reporting on the work progress according to the decisions and directions of the BoD are carried out on the system to help increase productivity, professionalism, compliance and objectivity.

In the coming time, the supervision of the BoD over the BoM will continue to focus on thematic fundamentals and key areas of the Bank's operation.

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

VietinBank has 06 committees under the BoD, namely Human Resource (HR) Committee, Risk Management Committee (RMC), Policy Committee, Strategy Committee, Asset-Liability (ALCO) Committee and Information Technology (IT) Committee. The establishment of these Committees complied with the regulations of the SBV and the provisions of law. The BoD assessed that in the first six months of 2023, 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 the first six months of 2023, HR Committee advised and assisted the BoD in consolidating high-level personnel: dismissing/adding 01 member of the BoD per MUFG's request; adding personnel under the authority of the BoD at units in VietinBank, which complied with VietinBank's regulations and procedures. Simultaneously, HR committee advised and assisted the BoD in recruiting Directors/Deputy Directors of branches; guiding the implementation of the project on HR cutoff, innovation and improvement in VietinBank and developing corporate culture strategy and guideline for the period 2023-2025. In terms of organizational structure model, in the first six months of 2023, HR committee advised and assisted the BoD in consolidating the model of Customer Financial Solution Center; completing the assessment of the Credit Approval Specialist model - phase 1 and submitting to the BoD for promulgation of regulations on organizational structure, functions and tasks of the following units: IT Division, Operations Division. In the coming time, HR Committee will continue to promote research and advise the BoD on advanced and modern HR management strategies in line with 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 holds quarterly meetings/discussions and extraordinary meetings to discuss and agree on the contents of advice and proposals to the BoD in risk management. In the first six months of 2023, the RMC actively advised the BoD on several risk management policies, guidelines and directions such as: controlling the compliance with risk appetite, controlling debt quality, stipulating the

maximum credit level by risk class (PD); developing proactive measures to prevent, detect, prevent and minimize fraudulent acts; proposing measures to strengthen prevention of IT system interruption risks; prudently controlling the balance of capital, liquidity and controlling interest rate risk to ensure safe and effective banking operations in compliance with the limits as prescribed. 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 fluctuations in interest rates, low demand for credit stemmed from weak demand as difficulties in production and business activities of firms and credit institutions still maintaining prudent loan conditions. In the coming time, the RMC will 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:** taking advisory role in assisting the BoD in ensuring the appropriateness, completeness and synchronization of VietinBank's Policy Documents (VBCS). In the first six months of 2023, Policy Committee focused on monitoring the progress of adopting policy documents relating to restructuring business units, prompting implementation according to the schedule of restructuring plan approved by the BoD; directly reviewing and evaluating the requests to adjust the restructuring plan of the units and then counsel, report to the BoD in a timely manner. At the same time, Policy Committee has advised the BoD to carry out many tasks related to the completion of VietinBank's policy document system, including the development of framework regulations on the construction, management and use of a set of contract templates for customers and for key business operations to ensure the standardization of the entire procedure from building, managing to using contract templates when working with VietinBank's customers, with the aim to ensuring the benefits of VietinBank in its activities. In addition, Policy Committee also advised the BOD to guide BOM in accomplishing the centralized archive and lookup tool of policy documents, ensuring the completeness and confidentiality of VietinBank's policy documents. In the coming time, Policy Committee will continue to closely follow changes in legal regulations as well as updated market trends in digitization to counsel the Board of Directors on conducting timely adjustment of policy documents in order to promoting VietinBank's business activities yet still comply with the law.
- **Strategy Committee:** taking advisory role in assisting the BoD in formulating and supervising the implementation of VietinBank's strategies, medium-term plans, business plans and focal points. In the first six months of 2023, Strategy Committee organized meetings, discussions, and assessments on the macro environment (economic, policy, technology...), industry environment as well as internal environment that affect VietinBank's strategy; discussed business bottlenecks and proposed solutions to be implemented in 2023. Strategy committee also considered, analyzed, and reached a consensus to submit to the BoD for approval of the policy of developing VietinBank's medium-term business plan (MTBP) for the period 2024 - 2026 with new breakthroughs in construction methods, participating roles of units such as: attaching to local characteristics, exploiting potential and regional advantages to develop orientations in implementing appropriate business solutions, improving labor productivity and market share in each area; building business models for each target segment/sub-segment while

enhancing the role of members of the BoD and Strategy Committee in advising the BoD in terms of orientations and solutions in building MTBP in line with the characteristics of each region, location, and customers... In the coming time, the Committee continue to closely follow the functions and responsibility of the committee in developing orientation and advice in cooperation with other BoD Committees' activities; especially focusing on completing the construction of MTBP for the period 2024 - 2026, associated with the digital transformation strategy project at VietinBank.

- **ALCO Committee:** taking advisory role in assisting the BoD for the contents under the authority of the BoD in terms of Asset-Liability Management. In the context of many turbulence in domestic and foreign financial markets, in the first six months of 2023, ALCO Committee advised the BoD in directing and supervising the implementation of capital cost control measures by timely reviewing and adjusting deposit interest rates, internal capital purchase and sale mechanism; focusing on the growth of low-cost capital sources; making communication and orientation for the Branches to strictly adhere to business objectives and for the sake of VietinBank. At the same time, the Committee made research and implemented credit promotion programs and motivational mechanisms for the Branches to promote credit growth while ensuring efficiency. ALCO Committee actively advised on capital balance management plans to improve the efficiency of the Assets - Liabilities portfolio. In addition, ALCO Committee also closely monitored the movement of the Bank-ranked risk index, advises BoD on measures to control liquidity risk, interest rate risk and market risk. In the last 6 months of 2023, ALCO Committee will continue to closely follow up market movements to promptly counsel the BoD in directing and implementing measures to improve the efficiency of VietinBank's balance sheet and ensure risk management in compliance with internal regulations and statutory law.
- **IT Committee:** taking advisory role in assisting the BoD in: approving strategies and plans for developing IT applications, documents and policies at the BoD level in terms of IT activities, programs, investment plans, annual procurement, changes in guidelines and master plans; determining the criteria for investment projects, priority and key procurement in IT; monitoring and evaluating the performance of tasks under the approval authority and the efficiency of IT operations. In the first six months of 2023, IT committee held regular meetings, discussed, evaluated, directed, checked and supervised IT activities, and periodically reported to the BoD on the results of IT strategy implementation based on strategic orientation for the period of 2021-2023. Additionally, IT Committee also advised the BoD on authorization in IT activities. In the coming time, IT Committee will continue to closely monitor and advise the BoD to direct IT Division to conduct IT plan in line with VietinBank's MTBP for the period 2024-2026, especially the key role participating in the project implementation process about digital transformation strategy in VietinBank; at the same time, continue to implement the following orientation plans: digital transformation to enhance experience, put customers as the focus, develop comprehensive financial solutions; improve the bank's internal efficiency; put data as the bank's property, exploit and enrich data to improve management and business capacity; carry out research and apply new technologies into operation, experiment with breakthrough technologies to save resources, costs and increase exploitation efficiency.

#### **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 the first six months of 2023, VietinBank's Board of Supervisors did not have any changes

in personnel. As of 30/06/2023, 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		Master in Business Administration
3	Ms. Pham Thi Thom	Member (full time)	16/04/2021		Master in Banking and Finance

## 2. Meetings of the Board of Supervisors

In the first six months of 2023, the Board of Supervisors held 05 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 - Chief	5/5	100%	100%	
2	Ms. Nguyen Thi Anh Thu - Member (full time)	5/5	100%	100%	
3	Ms. Pham Thi Thom - Member (full time)	5/5	100%	100%	

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

In the first six months of 2023, 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 Board of Supervisors supervised the BoD and BoM in compliance with the law, VietinBank's Charter in governance and the implementation of the Resolution of the GMS. In general, the management and administration activities of BoD and BoM have complied with the provisions of the Law on Credit Institutions, the Charter of VietinBank, implemented in accordance with the business orientation and objectives approved by the GMS.

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

- Supervising the BoD and Deputy CEO in-charge of the BoM 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, the Board of Supervisors and 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 Board of Supervisors has supervised the BoD and Deputy CEO in-charge of the 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 Deputy CEO in-charge of 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 Deputy CEO in-charge of BoM 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 BoD.
- ***Control internal audit activities:*** The Board of Supervisors directed the Internal Audit Department to carry out unit-by-unit and thematic audits, evaluate compliance with legal regulations, internal mechanisms/policies/regulations on high-level supervision, internal control and risk management, and identify existing problems, limitations and causes. Thereby, the Board of Supervisors proposed and made recommendations to competent authorities to handle the shortcomings and limitations.

### **3.2. High-level direction and supervision for Internal Audit**

In the first six months of 2023, the Board of Supervisors regularly directed and supervised the Internal Audit Department's activities according to the approved functions, tasks and plans. 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 2022 financial statements on the basis of financial statements audited by Deloitte Vietnam Audit Company Limited. Through the appraisal, the Board of Supervisors assessed the reasonableness, legitimacy, honesty and carefulness in accounting, statistics and preparation of financial statements.

### **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 the first six months of 2023 had several changes compared to that of year end 2022 due to some changes in the BoD members for the term of 2019-2024 at 2023 AGM, and addition of some high-level personnel for BoM. Specifically:

- Dismissal of Mr-Masahiko Oki as BOD member for the term of 2019-2024 as per MUFG's request since 02 June 2023.
- Additional election of Mr.Koji Iriguchi as BOD member for the term of 2019-2024 as per MUFG's request since 02 June 2023.
- Dismissal of Mr.Masahiko Oki as Deputy CEO since 02 June 2023.
- Appointment of Mr.Koji Iriguchi as Deputy CEO since 02 June 2023.

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 the first six months of 2023, 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 Councils 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, Deputy CEO in-charge of the BoM; supporting the BoD, 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

In addition, through the opinions expressed at the meetings of the Committees under the BoD

and Councils 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 - Deputy CEO in-charge of BoM	10/11/1962	Master in Economics	Appointed Deputy CEO on 15/03/2011; In-charge of the BoM since 07/09/2021.
2	Mr. Tran Cong Quynh Lan - Deputy CEO	16/01/1979	Master in IT	Appointed on 05/03/2015
3	Mr. Nguyen Dinh Vinh - Deputy CEO	30/09/1980	Master in Business Administration	Appointed on 31/07/2015
4	Ms. Le Nhu Hoa - Deputy CEO	23/11/1969	Master in Finance, Banking and Insurance	Appointed on 01/08/2016
5	Mr. Le Duy Hai - Deputy CEO	06/01/1977	Master in Business Administration	Appointed on 09/05/2022
6	Mr. Nguyen Tran Manh Trung - Deputy CEO	21/09/1983	Master in Banking & Finance	Appointed on 12/05/2022
7	Mr. Hoang Ngoc Phuong - Deputy CEO	26/07/1984	Master in Business Administration	Appointed on 12/05/2022
8	Mr. Do Thanh Son - Deputy CEO	23/02/1976	Ph.D in Banking & Finance	Appointed on 11/10/2022
9	Mr. Masahiko Oki - Deputy CEO	02/08/1971	Bachelor of Arts in Business and Commerce	Appointed on 26/05/2020; No longer being Deputy CEO since 02/06/2023.
10	Mr. Koji Iriguchi - Deputy CEO	08/09/1970	Bachelor of Laws	Appointed on 02/06/2023

#### 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

In the first six months of 2023, 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 the first six months of 2023:

No.	Program name	Time	Number of senior leaders participated
1	Vietnam Banking Forum 2023 themed "Monetary policy in Turbulent Times"	1 day	1 person
2	Seminar on Cooperation and Investment promotion of Japanese firms in Danang	1 day	1 person
3	Seminar on Digital Transformation Day of Baking Sector in 2023	1 day	1 person
4	Conference on investment promotion for the development of tourism brand through cinema in 2023	1 day	1 person
5	Talent development strategies	1 day	3 person
6	Service upgrade	1 day	5 person
7	Executive Coaching	1 day	2 person
8	The Agile philosophy – Mindset and Tools	1 day	4 person
9	Corporate Culture Development	1 day	4 person
10	Managerial Business Analytics	2 day	1 person
11	Interview skills based on competency framework	1 day	4 person
12	Business Analytics for Strategic Decisions	2 day	4 person
13	Leading Digital Transformation	1 day	17 person

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, continuing to hold the position 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: VP, VPHDQT1.

*(signed and sealed)*

**Tran Minh Binh**

APPENDIX 01  
LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS  
(For the first half of 2023)

No.	Resolution No.	Date of issue	Contents	Approval rate
1	001/NQ-HDQT-NHCT-VPHDQT1	03/01/2023	Approval of the plan to issue valuable paper in 2023	100%
2	037/NQ-HDQT-NHCT-VPHDQT1	05/01/2023	Approval of the content of authorization to assign tasks and solve work for members of the Board of Management, Division Director	100%
3	003/NQ-HDQT-NHCT-VPHDQT1	06/01/2023	Approval of adjustment of credit for corporate customer	100%
4	004/NQ-HDQT-NHCT-VPHDQT1	06/01/2023	Approval of adjustment of granted credit conditions for corporate customer	100%
5	007/NQ-HDQT-NHCT-VPHDQT1	09/01/2023	Approval of credit limit granted for financial institution	100%
6	008/NQ-HDQT-NHCT-VPHDQT1	09/01/2023	Approval of deposit framework contract in VND with MUFG Bank – Ho Chi Minh City Branch ( <i>majority shareholder of VietinBank</i> )	100%
7	009/NQ-HDQT-NHCT-VPHDQT1	09/01/2023	Approval of limit contracts for transactions on the interbank market with MUFG Bank – Ho Chi Minh City Branch ( <i>majority shareholder of VietinBank</i> )	80%
8	012/NQ-HDQT-NHCT-VPHDQT1	10/01/2023	Adjustment of the credit authority of the Head of Business Banking Department at the Branch	100%
9	017/NQ-HDQT-NHCT-VPHDQT1	10/01/2023	Approval of the plan to issue certificates of deposit in 2023	100%
10	020/NQ-HDQT-NHCT-VPHDQT1	10/01/2023	Salary fund in 2022 of Vietnam Joint Stock Commercial Bank for Industry and Trade (separately)	100%
11	014/NQ-HDQT-NHCT-VPHDQT1	12/01/2023	Approval of the policy of ordinary seal purchases in 2023	100%
12	015/NQ-HDQT-NHCT2.1	12/01/2023	Approval of liquidation of some fixed assets at VietinBank's transaction offices	100%
13	016/NQ-HDQT-NHCT2.1	12/01/2023	Approval of the arrangement of specialized cars to serve VietinBank's leadership	100%
14	018/NQ-HDQT-NHCT-VPHDQT1	16/01/2023	Approval of transaction limits for financial institution	100%
15	019/NQ-HDQT-NHCT-VPHDQT1	16/01/2023	Approval of the content and approving the promulgation of Regulation on settlement of complaints and complaints of customers in the VietinBank system	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
16	022/NQ-HDQT-NHCT-VPHDQT1	17/01/2023	Approval of changing location of head office of the branch's transaction office	100%
17	066/NQ-HDQT-NHCT2.1	17/01/2023	Approval of the implementation of advertising on Vo Chi Cong welcome gate in the form of socialization	100%
18	025/NQ-HDQT-NHCT-VPHDQT1	18/01/2023	Approval of adjustment of Interbank Deposit Limits for Financial Institution	100%
19	026/NQ-HDQT-NHCT-VPHDQT1	18/01/2023	Approval of adjustment to transaction limits for financial institution	100%
20	027/NQ-HDQT-NHCT-VPHDQT1	18/01/2023	Approval of credit limit/credit facility granted for corporate customer	100%
21	029/NQ-HDQT-NHCT-VPHDQT1	20/01/2023	Approval of adjustment to transaction limits for financial institution	100%
22	030/NQ-HDQT-NHCT-VPHDQT1	20/01/2023	Approval of adjustment to transaction limits for financial institution	100%
23	032/NQ-HDQT-NHCT-VPHDQT1	30/01/2023	Approval of credit limit/credit facility granted for corporate customer	100%
24	031/NQ-HDQT-NHCT-VPHDQT1	31/01/2023	Approval of credit orientation in the current period	100%
25	033/NQ-HDQT-NHCT-VPHDQT1	31/01/2023	Termination of effect for the Process on issuing documents and controlling official documents and transaction documents issued by the Board of Directors of VietinBank together with Decision No. 1244/QD-HDQT-NHCT44 dated June 30, 2010	100%
26	034/NQ-HDQT-NHCT-VPHDQT1	06/02/2023	Approval of changing name and location of head office of the branch's transaction office	100%
27	035/NQ-HDQT-NHCT-VPHDQT1	07/02/2023	Approval of principles of ranking emulation of branches, subsidiaries and head office in 2023	100%
28	036/NQ-HDQT-NHCT-VPHDQT1	07/02/2023	Approval of adjustment to transaction limits for financial institution	100%
29	045/NQ-HDQT-NHCT-VPHDQT1	07/02/2023	Directions at the monthly meeting of the Board of Directors in February 2023	100%
30	052/NQ-HDQT-NHCT-VPHDQT1	08/02/2023	Approval of promulgation of the Regulation on debt purchases of VietinBank	100%
31	038/NQ-HDQT-NHCT-VPHDQT1	09/02/2023	Approval of adjustment of Interbank deposit limits for financial institution	100%
32	040/NQ-HDQT-NHCT-VPHDQT1	10/02/2023	Approval of the report submitted to State Bank of Vietnam regarding the implementation of VietinBank tower project in 2022	100%
33	041/NQ-HDQT-NHCT-VPHDQT1	10/02/2023	Approval of the policy and capital plan to implement the retail marketing communication campaign	100%
34	043/NQ-HDQT-NHCT2.1	13/02/2023	Approval of the termination of effect for a number of contents in "Standard plan, usage quota of machinery, equipment, office area, cars and secretary applied to the Board of Directors" issued together with Resolution No. 430/NQ-HDQT-NHCT2.1 dated December 30, 2019	100%
35	047/NQ-HDQT-NHCT-VPHDQT1	13/02/2023	Approval of adjustment to transaction limits for financial institution	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
36	048/NQ-HDQT-NHCT-VPHDQT1	15/02/2023	Approval of foreign currency transaction limit contract with VietinBank Laos (a subsidiary of VietinBank)	100%
37	050/NQ-HDQT-NHCT-VPHDQT1	15/02/2023	Approval of the content and approving the promulgation of Regulation on organization and operation of a number of committees under the Board of Directors	100%
38	051/NQ-HDQT-NHCT-VPHDQT1	15/02/2023	Establishment of 3 Committees of BOD	100%
39	056/NQ-HDQT-NHCT-VPHDQT1	16/02/2023	Organization of the Annual General Meeting of Shareholders in 2022	100%
40	054/NQ-HDQT-NHCT-VPHDQT1	17/02/2023	Approval of KPI scores and grading for HO departments/ divisions in 2022	100%
41	085/NQ-HDQT-NHCT-VPHDQT1	23/02/2023	Approval of the adjustment of rating of some heads of unit and the rating rate in units in 2022	100%
42	057/NQ-HDQT-NHCT-VPHDQT1	24/02/2023	Approval of amending the issuance plan, the plan to use and repay the capital collected from 2022's public offering bonds of VietinBank (the 2nd amendment)	100%
43	058/NQ-HDQT-NHCT-VPHDQT1	27/02/2023	Approval of additional capital plan for VietinBank's Transaction office project.	100%
44	059/NQ-HDQT-NHCT-VPHDQT1	27/02/2023	Approval of the establishment of VietinBank's Debt Management and Handling Center.	100%
45	060/NQ-HDQT-NHCT-VPHDQT1	27/02/2023	Approval of changing names and locations of head office of the branches' transaction offices	100%
46	101/NQ-HDQT-NHCT-VPHDQT1	28/02/2023	Approval of VietinBank's Restructuring Plan associated with bad debts handling for the period 2021 - 2025 submitted to State Bank of Vietnam	100%
47	062/NQ-HDQT-NHCT-VPHDQT1	02/03/2023	Approval of adjustment to transaction limits for financial institution	100%
48	065/NQ-HDQT-NHCT-VPHDQT1	06/03/2023	Directions at the monthly meeting of the Board of Directors in March 2023	100%
49	068/NQ-HDQT-NHCT-VPHDQT1	07/03/2023	Approval of the content and agreement to promulgate the Regulation on management of construction investment projects of VietinBank.	100%
50	069/NQ-HDQT-NHCT-VPHDQT1	07/03/2023	Establishment of Shareholders Eligibility Checking Committee for 2023 AGM.	100%
51	039/NQ-HDQT-NHCT-VPHDQT1	08/03/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
52	073/NQ-HDQT-NHCT-VPHDQT1	09/03/2023	Approval of policy of granting credit limit to corporate customers exceeding the maximum limit by credit class (PD)	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
53	074/NQ-HDQT-NHCT-VPHDQT1	09/03/2023	Strengthening the organizational model and functions and tasks of the professional divisions on the basis of ending the merger of the advisory and assisting agencies of the Party Committee with specialized agencies.	100%
54	075/NQ-HDQT-NHCT-VPHDQT1	10/03/2023	Approval of adjustment to transaction limits for financial institution	100%
55	076/NQ-HDQT-NHCT-VPHDQT1	10/03/2023	Approval of 9th revision of the Internal Credit Rating System	100%
56	114/NQ-HDQT-NHCT-VPHDQT1	13/03/2023	Exercising authority of Deputy General Director in charge of BoM before retirement	100%
57	077/NQ-HDQT-NHCT-VPHDQT1	14/03/2023	Approval of the Regulation on Management of Capital Representative at VietinBank's Domestic Recipients	100%
58	079/NQ-HDQT-NHCT-VPHDQT1	14/03/2023	Approval of promulgation of the supervision plan for 2023 of VietinBank's BoD	100%
59	080/NQ-HDQT-NHCT-VPHDQT1	14/03/2023	Issue the Risk Management Strategy 2022 - 2023 (review period in 2023) in the VietinBank system	100%
60	081/NQ-HDQT-NHCT-VPHDQT1	16/03/2023	Approval of the transfer of land and assets attached to land use rights of VietinBank's branches to Head office	100%
61	082/NQ-HDQT-NHCT-VPHDQT1	16/03/2023	Approval of VietinBank's 2022 bond offering registration dossier	100%
62	084/NQ-HDQT-NHCT-VPHDQT1	17/03/2023	Approval of the establishment of a member company under VietinBank Insurance Corporation - VBI	100%
63	091/NQ-HDQT-NHCT-VPHDQT1	22/03/2023	Continue to implement emulation programs to promote business activities in 2023	100%
64	088/NQ-HDQT-NHCT-VPHDQT1	23/03/2023	Approval of policy regarding changing the location for VietinBank's Ngu Hanh Son branch office	100%
65	092/NQ-HDQT-NHCT-VPHDQT1	23/03/2023	Authorize the Chairman of the Board of Directors to approve the policy of accessing and granting credit beyond the maximum limit for a customer by risk class (PD)	100%
66	093/NQ-HDQT-NHCT-VPHDQT1	23/03/2023	Approval of changing name and location of head office of the branch's transaction office	100%
67	094/NQ-HDQT-NHCT-VPHDQT1	23/03/2023	Approval of principal contract on debt recovery authorization between VietinBank and VietinBank AMC ( <i>a subsidiary of VietinBank</i> )	100%
68	096/NQ-HDQT-NHCT-VPHDQT1	24/03/2023	Approval of 2023 AGM's agenda and materials of VietinBank Securities Joint Stock Company	100%
69	097/NQ-HDQT-NHCT-VPHDQT1	24/03/2023	Approval of the main amendments and new additions to the Regulation on salary payment in the VietinBank system	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
70	098/NQ-HDQT-NHCT-VPHDQT1	27/03/2023	Approval of promulgating the Regulation on guarantee operations for customers	100%
71	099/NQ-HDQT-NHCT-VPHDQT1	27/03/2023	Termination of effect for the Regulation on organization and operation of the Council for handling non-credit risks in VietinBank issued together with Decision No. 899/2016/QĐ-HĐQT-NHCT7 dated July 26, 2016	100%
72	102/NQ-HDQT-NHCT-VPHDQT1	30/03/2023	Approval of the policy to finance software upgrade costs for VietinBank's partners	100%
73	103/NQ-HDQT-NHCT-VPHDQT1	30/03/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
74	104/NQ-HDQT-NHCT-VPHDQT1	30/03/2023	Approval of the 2023 Business Plan for submission to BaFin of VietinBank Germany Branch	100%
75	111/NQ-HDQT-NHCT-VPHDQT1	31/03/2023	Approval of credit limit/credit facility granted for corporate customer	100%
76	105/NQ-HDQT-NHCT-VPHDQT1	03/04/2023	Approval of the policy to continue implementing the plan to restructure VietinBank's contributed capital at VietinBank Leasing	100%
77	108/NQ-HDQT-NHCT-VPHDQT1	04/04/2023	Approval of property mortgage contract between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
78	112/NQ-HDQT-NHCT-VPHDQT1	06/04/2023	Approval of policy of granting credit limit to customers exceeding the maximum limit by credit class (PD)	100%
79	115/NQ-HDQT-NHCT-VPHDQT1	07/04/2023	Approval of the content of authorization to assign tasks and solve work for members of the Board of Management, Division Director	100%
80	120/NQ-HDQT-NHCT-VPHDQT1	08/04/2023	Directions at the monthly meeting of the Board of Directors in April 2023	100%
81	116/NQ-HDQT-NHCT-VPHDQT1	10/04/2023	Approval of the policy of establishing a transaction office of VietinBank Securities Joint Stock Company	100%
82	117/NQ-HDQT-NHCT-VPHDQT1	10/04/2023	Approval of the capital construction investment plan in 2023	100%
83	113/NQ-HDQT-NHCT-VPHDQT1	11/04/2023	Approval of transaction limits for financial institution	100%
84	110/NQ-HDQT-NHCT-VPHDQT1	12/04/2023	Approval of the sponsorship policy for VietinBank's partner	100%
85	118/NQ-HDQT-NHCT-VPHDQT1	12/04/2023	Approval of the plan for the purchase of ordinary fixed assets and real estate in 2023	100%
86	119/NQ-HDQT-NHCT-VPHDQT1	12/04/2023	Approval of the policy of leasing a part of temporarily unused space at VietinBank's branch	100%
87	121/NQ-HDQT-NHCT-VPHDQT1	18/04/2023	Approval of transaction limits for financial institution	100%
88	123/NQ-HDQT-NHCT-VPHDQT1	18/04/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
89	124/NQ-HDQT-NHCT-VPHDQT1	18/04/2023	Branches ranking in 2023	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
90	125/NQ-HDQT-NHCT-VPHDQT1	19/04/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
91	126/NQ-HDQT-NHCT-VPHDQT1	19/04/2023	Approval of VietinBank Annual Report 2022	100%
92	127/NQ-HDQT-NHCT-VPHDQT1	19/04/2023	Approval of the plan for investment, procurement of fixed assets, goods and services in 2023	100%
93	129/NQ-HDQT-NHCT-VPHDQT1	20/04/2023	Salary increase policy in 2023 for employees in units in VietinBank system	100%
94	130/NQ-HDQT-NHCT-VPHDQT1	20/04/2023	Approval of the sponsorship policy for VietinBank's partner	100%
95	136/NQ-HDQT-NHCT-VPHDQT1	20/04/2023	Approval of agenda and documents of the 2023 Annual General Meeting of Shareholders of VietinBank	100%
96	133/NQ-HDQT-NHCT-VPHDQT1	24/04/2023	Approval of agenda and documents of the 2023 Annual General Meeting of VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
97	139/NQ-HDQT-NHCT-VPHDQT1	24/04/2023	Approval of the plan to sell debts of corporate customer.	100%
98	155/NQ-HDQT-NHCT-VPHDQT1	24/04/2023	Implementation of Circular 03/20023/TT-NHNN on buying and selling corporate bonds	100%
99	135/NQ-HDQT-NHCT-VPHDQT1	26/04/2023	Approval of adjustment of feasibility study report (adjustment project implementation timeline) of the construction investment project at the branch office of VietinBank	100%
100	140/NQ-HDQT-NHCT-VPHDQT1	26/04/2023	Approval of transaction limits for financial institution	100%
101	141/NQ-HDQT-NHCT-VPHDQT1	26/04/2023	Approval of Credit limit/ Credit and adjustment of credit conditions for corporate customer	100%
102	138/NQ-HDQT-NHCT-VPHDQT1	27/04/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
103	143/NQ-HDQT-NHCT-VPHDQT1	27/04/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
104	145/NQ-HDQT-NHCT-VPHDQT1	28/04/2023	Approval of Investment plan for procurement of fixed assets, IT goods and services in 2023	100%
105	146/NQ-HDQT-NHCT-VPHDQT1	28/04/2023	Approval of the Guarantee Contract, Property Mortgage Contract and Valuable Papers Pledge Contracts between VietinBank and VietinBank Insurance Corporation - VBI ( <i>a subsidiary of VietinBank</i> )	100%
106	147/NQ-HDQT-NHCT-VPHDQT1	28/04/2023	Approval of changing names of Tay Do branch and Song Cong branch; changing location of head office of Bac Lieu branch and Sam Son branch; changing mangement right and name of branch's transaction office.	100%
107	148/NQ-HDQT-NHCT-VPHDQT1	28/04/2023	Approval of credit limit granted for corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
108	149/NQ-HDQT-NHCT-VPHDQT1	28/04/2023	Strengthening Risk Management Committee of VietinBank	100%
109	151/NQ-HDQT-NHCT-VPHDQT1	05/05/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
110	152/NQ-HDQT-NHCT-VPHDQT1	05/05/2023	Early redemption of secondary bonds issued by VietinBank on the exercise date of the redemption right in 2023	100%
111	154/NQ-HDQT-NHCT-VPHDQT1	08/05/2023	Approval of the workforce plan for the Head office for the period of 2023-2025	100%
112	156/NQ-HDQT-NHCT-VPHDQT1	09/05/2023	Directions at the monthly meeting of the Board of Directors in May 2023	100%
113	157/NQ-HDQT-NHCT-VPHDQT1	11/05/2023	VietinBank's corporate culture development strategy for the period of 2023-2025	100%
114	159/NQ-HDQT-NHCT-VPHDQT1	11/05/2023	Approval of changing location of head office of branch's transaction office	100%
115	161/NQ-HDQT-NHCT-VPHDQT1	15/05/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
116	164/NQ-HDQT-NHCT-VPHDQT1	16/05/2023	Approval of management labor limits in units in 2023	100%
117	165/NQ-HDQT-NHCT-VPHDQT1	17/05/2023	Approval of policy of granting credit limit to customers exceeding the maximum limit by credit class (PD)	100%
118	166/NQ-HDQT-NHCT-VPHDQT1	17/05/2023	Approval of the policy of implementing promotional programs for customers buying bonds issued by VietinBank in 2023	100%
119	167/NQ-HDQT-NHCT-VPHDQT1	17/05/2023	Approval of the policy of rewarding individuals and collectives under the program "Connecting ideas - Connecting to success"	100%
120	169/NQ-HDQT-NHCT-VPHDQT1	18/05/2023	Approval of transaction limits for financial institution	100%
121	170/NQ-HDQT-NHCT-VPHDQT1	18/05/2023	Approval of changing name and location of head office of the branch's transaction office	100%
122	171/NQ-HDQT-NHCT-VPHDQT1	19/05/2023	Approval of the insurance agency contract between VietinBank and Vietnam Joint Stock Commercial Bank Insurance Corporation -VBI ( <i>VietinBank's subsidiary</i> )	100%
123	172/NQ-HDQT-NHCT-VPHDQT1	19/05/2023	Promulgation of Regulation on organizational structure, functions and tasks of the Information Technology Division and approval of the ratio of specialists and salary levels by job positions for the Information Technology Division	100%
124	173/NQ-HDQT-NHCT-VPHDQT1	19/05/2023	Approval of the ratio of specialists and salary levels by job positions for the Procurement and Property Management Division	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
125	179/NQ-HDQT-NHCT-VPHDQT1	19/05/2023	Approval of the content and agreement to promulgate the Regulation on management of investment activities, goods, services and real estate purchasing in VietinBank system	100%
126	175/NQ-HDQT-NHCT-VPHDQT1	23/05/2023	Approval of the content and agreement to promulgate the Regulation on credit authority for customers of credit institutions, in lieu of Decision No. 074/2022/QĐ-HĐQT-NHCT9 dated January 10, 2022.	100%
127	176/NQ-HDQT-NHCT-VPHDQT1	24/05/2023	Approval of transaction limits for financial institution	100%
128	177/NQ-HDQT-NHCT-VPHDQT1	25/05/2023	Approval of changing name, location and management rights of transaction office	100%
129	178/NQ-HDQT-NHCT-VPHDQT1	25/05/2023	Termination of effect for the Decision No 433/2019/QĐ-HĐQT-NHCT10 dated July 30, 2019 and Decision No 198/2012/QĐ-HĐQT-NHCT66.CS.Qđ dated December 10, 2012	100%
130	181/NQ-HDQT-NHCT-VPHDQT1	30/05/2023	Approval of transaction limits for financial institution	100%
131	182/NQ-HDQT-NHCT-VPHDQT1	30/05/2023	Approval of transaction limits for financial institution	100%
132	186/NQ-HDQT-NHCT-VPHDQT1	30/05/2023	Assigning 2023 KPIs to Head office units	100%
133	195/NQ-HDQT-NHCT-VPHDQT1	30/05/2023	Approval of termination of effect for Decision No. 036/QĐ-HĐQT-NHCT9 dated January 21, 2011 on the promulgation of socio-environmental policies in credit extension activities and amendments and supplements	100%
134	184/NQ-HĐQT-NHCT-VPHĐQT	31/05/2023	Decision to purchase card delivery services, parcels, card-related services of VietinBank	100%
135	187/NQ-HDQT-NHCT-VPHDQT1	31/05/2023	Approval of credit adjustment for corporate customers	100%
136	190/NQ-HDQT-NHCT-VPHDQT1	31/05/2023	Approval of VietinBank's overall plan for bond issuance of Tier 2 capital increase (secondary bonds) in 2023.	100%
137	191/NQ-HDQT-NHCT-VPHDQT1	31/05/2023	Establishment of Steering Committee for Sustainable Development in VietinBank	100%
138	192/NQ-HDQT-NHCT-VPHDQT1	31/05/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
139	196/NQ-HDQT-NHCT-VPHDQT1	01/06/2023	Approval of the policy to finance the cost of buying ambulances for VietinBank's partners	100%
140	194/NQ-HDQT-NHCT-VPHDQT1	02/06/2023	Approval of credit limit/credit facility granted for corporate customer	100%
141	200/NQ-HDQT-NHCT-VPHDQT1	02/06/2023	Approval of changing location of head office of the branch's transaction office	100%
142	203/NQ-HDQT-NHCT-VPHDQT1	05/06/2023	Directions at the monthly meeting of the Board of Directors in June 2023	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
143	216/NQ-HDQT-NHCT-VPHDQT1	07/06/2023	Approval of transaction limits for financial institution	100%
144	226/NQ-HDQT-NHCT-VPHDQT1	07/06/2023	Approval of policy of granting credit limit to customers exceeding the maximum limit by credit class (PD)	100%
145	197/NQ-HDQT-NHCT-VPHDQT1	08/06/2023	Approval of the financial plan for VietinBank Laos in 2023	100%
146	198/NQ-HDQT-NHCT-VPHDQT1	08/06/2023	Approval of the policy of sponsoring the cost of connecting hospital fee payment software by QRPay code for VietinBank's partners	100%
147	202/NQ-HDQT-NHCT-VPHDQT1	08/06/2023	Adjustment of content of setting the maximum credit limit for a customer following current credit orientation	100%
148	208/NQ-HDQT-NHCT-VPHDQT1	13/06/2023	Approval of the content of report to the State Bank of Vietnam on the implementation of VietinBank Tower project in the first quarter of 2023	100%
149	209/NQ-HDQT-NHCT-VPHDQT1	15/06/2023	Approval of transaction limits for financial institution	100%
150	210/NQ-HDQT-NHCT-VPHDQT1	15/06/2023	Approval of transaction limits for financial institution	100%
151	221/NQ-HDQT-NHCT-VPHDQT1	15/06/2023	Approval of credit limit/credit facility granted for corporate customer	100%
152	212/NQ-HDQT-NHCT-VPHDQT1	16/06/2023	Approval of changing name and location of head office of the branch's transaction office	100%
153	213/NQ-HDQT-NHCT-VPHDQT1	16/06/2023	Termination of effect for the Regulation on risk management of electronic banking operations No. 980/QĐ-HĐQT-NHCT40 dated September 21, 2011	100%
154	215/NQ-HDQT-NHCT-VPHDQT1	16/06/2023	Approval of rewards for HO departments/ boards for for building a Service Bank application for Vietnam - Thailand bilateral payment via QRPA code	100%
155	199/NQ-HDQT-NHCT-VPHDQT1	19/06/2023	Approval of the content and the promulgation of the Regulation on handling negative media information on the press and social networks of VietinBank	100%
156	214/NQ-HDQT-NHCT-VPHDQT1	20/06/2023	Approval of the transfer of land and assets attached to land use rights of VietinBank's Head office to branches	100%
157	217/NQ-HDQT-NHCT-VPHDQT1	21/06/2023	Approval of salary levels by job positions and the ratio of specialists at the VietinBank Party Committee's Advisory Agencies	100%
158	218/NQ-HDQT-NHCT-VPHDQT1	22/06/2023	Approval of credit limit/credit facility granted for corporate customer	100%
159	219/NQ-HDQT-NHCT-VPHDQT1	22/06/2023	Approval of credit limit/credit facility granted for corporate customer	100%
160	222/NQ-HDQT-NHCT-VPHDQT1	26/06/2023	Approval of credit limit/credit facility granted for corporate customer	100%
161	223/NQ-HDQT-NHCT-VPHDQT1	26/06/2023	Approval of the list of VietinBank top 500 talents in 2023	100%
162	224/NQ-HDQT-NHCT-VPHDQT1	26/06/2023	Approval of debt structuring for corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
163	225/NQ-HDQT-NHCT-VPHDQT1	26/06/2026	Decision on procurement and selection of a comprehensive insurance contractor for Banking and Technology Crime (BBB&ECC) in the VietinBank system	100%
164	227/NQ-HDQT-NHCT-VPHDQT1	27/06/2023	Approval of transaction limits for financial institution	100%
165	228/NQ-HDQT-NHCT-VPHDQT1	27/06/2023	Approval of the Interbank Transaction Limit Contract between VietinBank and VietinBank Leasing	100%
166	230/NQ-HDQT-NHCT-VPHDQT1	28/06/2023	Approval of changing location of head office of Tuyen Quang branch and Cao Bang branch	100%
167	231/NQ-HDQT-NHCT-VPHDQT1	28/06/2023	Approval of changing name and location of head office of the branch's transaction office	100%
168	232/NQ-HDQT-NHCT-VPHDQT1	29/06/2023	Approval of transaction limit/credit for corporate customers	100%
169	233/NQ-HDQT-NHCT-VPHDQT1	30/06/2023	Approving the comprehensive insurance contract for banking and technology crime (BBB&ECC) in the VietinBank system for the period of 2023 - 2024 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank)	100%
170	234/NQ-HDQT-NHCT-VPHDQT1	30/06/2023	Approving the 2023 action plan of VietinBank's subsidiaries	100%

**APPENDIX 02 (Disclosure)**  
**LIST OF AFFILIATED PERSONS OF VIETINBANK**  
*(For the first half of 2023)*

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
<b>I- Affiliated persons - Members of the Board of Directors:</b>											
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	02/06/2023	- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020. - Reappointed BoD member under 2023 AGM Resolution No.26/NQ-DHDCD dated 21/4/2023 from 02/06/2023.	Internal person
9	Koji Iriguchi		Board member Deputy CEO					02/06/2023		- Appointed BoD member under 2023 AGM Resolution No.26/NQ-DHDCD dated 21/4/2023 from 02/06/2023.	Internal person
10	Masashige Nakazono		Board member					16/04/2021		- Appointed BoD member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021.	Internal person
11	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
<b>II- Affiliated persons - Members of the Board of Management:</b>											

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
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	02/06/2023	- Appointed Deputy CEO under Decision No. 2568/QD-HDQT-NHCT1.2 dated 26/05/2020 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 162/QD-HDQT-NHCT-NS2 dated 02/06/2023 of VietinBank BoD	Internal person
3	Koji Iriguchi		Board member Deputy CEO					02/06/2023		- Appointed Deputy CEO under Decision No. 586/QD-HDQT-NHCT-NS2 dated 02/06/2023 of VietinBank BoD	Internal person
4	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
5	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
6	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
7	Le Duy Hai		Deputy CEO					09/05/2022		- Appointed Deputy CEO under Decision No. 669/QD-HDQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD.	Internal person
8	Nguyen Tran Manh Trung		Deputy CEO					12/05/2022		- Appointed Deputy CEO under Decision No. 8888/QĐ-HDQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD.	Internal person
9	Hoang Ngoc Phuong		Deputy CEO					12/05/2022		- Appointed Deputy CEO under Decision No. 1299/QĐ-HDQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD.	Internal person
10	Do Thanh Son		Deputy CEO					11/10/2022		- Appointed Deputy CEO under Decision No. 6666/QĐ-HDQT-NHCT-NS2 dated 11/10/2022 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
<b>III- Affiliated persons - Member of the Board of Supervisors:</b>											
1	Le Anh Ha		Head of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No. 20/NQ-DHDCD dated 23/04/2019 and appointed Head of Supervisory Board under Resolution No.01/NQ-BKS-2019 dated 23/04/2019 by VietinBank Supervisory Board	Internal person
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
<b>IV- Affiliated person - Chief Accountant:</b>											
1	Nguyen Hai Hung		Chief Accountant					01/06/2011		- Appointed Chief Accountant under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank BoD. - Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 586/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD.	Internal person
<b>V- Affiliated person - Head of Finance Division:</b>											
1	Nguyen Bao Thanh Van		Head of Finance Division					10/11/2021		- Appointed Head of Finance Division under Decision No. 1168/QD-HDQT-NHCT1.2 dated 08/11/2021 of VietinBank BoD.	Internal person
<b>VI - Affiliated persons - Person in charge of Corporate Governance cum Company Secretary:</b>											
1	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
<b>VII - Subsidiaries:</b>											
1	VietinBank Insurance Corporation (VBI)	-		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	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 18/12/2022	25/11/2010	Hanoi Department of Planning and Investment	114 Mai Hac De, Hai Ba Trung, Hanoi	25/11/2010			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
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	VieinBank Debt Management and Asset Exploitation One Member Limited Liability Company (VietinBank AMC)	-		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
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 of Vietnam	34 Cua Nam, Hoan Kiem, Hanoi	26/10/2010			Subsidiary
6	VietinBank Leasing One Member Limited Liability Company (VietinBank Leasing)	-		Decision No.53/1998/QD-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 of Vietnam	306 Ba Trieu, Hoan Kiem, Hanoi	01/09/2000			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
8	VietinBank Laos Limited	-		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
<b>VIII - Associated company:</b>											
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
<b>IX - Major shareholder, strategic shareholder:</b>											
1	The State Bank of Vietnam	-		15/SL	05/06/1951	Prime Minister	49 Ly Thai To, HK, Hanoi	03/07/2009			State shareholder, major
2	MUFG Bank, Ltd.	-		CA6217	08/04/2013	Vietnam Securities Depository	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: <a href="https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011">https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011</a>	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

(For the first half of 2023)

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	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	10/01/2023	Resolution No. 008/NQ-HDQT-NHCT-VPHDQT1 dated 09/01/2023	Approved the deposit framework contracts in VND between VietinBank and MUFG Bank - Ho Chi Minh City Branch. Transaction quantity and value are not provided due to information security.	
2	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	09/01/2023	Resolution No. 009/NQ-HDQT-NHCT-VPHDQT1 dated 09/01/2023	Approved the limit contracts for transactions on the interbank market between VietinBank and MUFG Bank – Ho Chi Minh City Branch. Transaction quantity and value are not provided due to information security..	
3	VietinBank Laos Limited	Subsidiary	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	15/02/2023	Resolution No. 048/NQ-HDQT-NHCT-VPHDQT1 dated 15/02/2023	Approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos Limited. Transaction quantity and value are not provided due to information security.	
4	VieinBank Debt Management and Asset Exploitation One Member Limited Liability Company (VietinBank AMC)	Subsidiary	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	76 Nguyen Van Cu, Nguyen Cu Trinh, District 1, HCM city	31/03/2023	Resolution No. 094/NQ-HDQT-NHCT-VPHDQT1 dated 23/3/2023	<b>1. Content:</b> Approved principal contract on debt recovery authorization between VietinBank and VietinBank AMC. <b>2. Quantity:</b> 01. <b>3. Transaction value:</b> The contract is without detailed value.	
5	VietinBank Insurance Corporation (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	04/04/2023	Resolution No. 108/NQ-HDQT-NHCT-VPHDQT1 dated 4/4/2023	<b>1. Content:</b> Approved the property mortgage contracts between VietinBank and VietinBank Insurance Corporation - VBI. <b>2. Quantity:</b> 04. <b>3. Transaction value:</b> Total value of collateral is 155 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
6	VietinBank Insurance Corporation (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	- The Guarantee Contract: signed on 15/5/2023; - The Property Mortgage Contract: signed on 11/5/2023; - 02 Valuable Papers Pledge Contracts: signed on 11/5/2023.	Resolution No. 146/NQ-HDQT-NHCT-VPHDQT1 dated 28/4/2023	<b>1. Content:</b> Approved the Guarantee Contract, Property Mortgage Contract and Valuable Papers Pledge Contracts between VietinBank and VietinBank Insurance Corporation - VBI. <b>2. Quantity:</b> 04. <b>3. Transaction value:</b> - The Guarantee Contract: The maximum guarantee value is 100 billion VND; - The Property Mortgage Contract: The value of collateral is 20 billion VND; - 02 Valuable Papers Pledge Contracts: The total value of pledged assets is 105 billion VND.	
7	VietinBank Insurance Corporation (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	27/06/2023	Resolution No. 171/NQ-HDQT-NHCT-VPHDQT1 dated 19/5/2023	<b>1. Content:</b> Approved the insurance agent contract between VietinBank and VietinBank Insurance Corporation - VBI. <b>2. Quantity:</b> 01. <b>3. Transaction value:</b> The contract is without detailed value.	
8	VietinBank Leasing One Member Limited Liability Company (VietinBank Leasing)	Subsidiary	Decision No.53/1998/QD-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	30/06/2023	Resolution No. 228/NQ-HDQT-NHCT-VPHDQT1 dated 27/6/2023	Approved the lending/deposit transaction limit Contract in the interbank market between VietinBank and VietinBank Leasing. Transaction quantity and value are not provided due to information security.	
9	VietinBank Insurance Corporation (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	30/06/2023	Resolution No. 233/NQ-HDQT-NHCT-VPHDQT1 dated 30/6/2023	<b>1. Content:</b> Approved the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract within VietinBank system for the period of 2023 - 2024 between VietinBank and VietinBank Insurance Corporation - VBI. <b>2. Quantity:</b> 01. <b>3. Transaction value:</b> Total premium is 723,429 USD.	

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)

(For the first half of 2023)

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 Limited	- Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Limited	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	15/02/2023	Resolution No. 048/NQ-HDQT-NHCT-VPHDQT1 dated 15/02/2023 approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos Limited	-	
2	VieinBank Debt Management and Asset Exploitation One Member Limited Liability Company (VietinBank AMC)	- Subsidiary of VietinBank; - Deputy CEO Do Thanh Son is the Chairman of VietinBank AMC	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	76 Nguyen Van Cu, Nguyen Cu Trinh, District 1, HCM city	31/03/2023	Resolution No. 094/NQ-HDQT-NHCT-VPHDQT1 dated 23/3/2023 approved principal contract on debt recovery authorization between VietinBank and VietinBank AMC	-	

**APPENDIX 05 (Disclosure)**  
**LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS**  
(For the first half of 2023)

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<b>I- Affiliated persons of BoDs' members:</b>										
<b>1</b>	<b>Tran Minh Binh</b>		<b>Chairman of BoD Legal Representative</b>					<b>3104</b>	<b>0%</b>	
1.01	Tran Minh Quyet		Father							Passed away
1.02	La Thi Hien		Mother							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%	
<b>2</b>	<b>Tran Van Tan</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
2.01	Truong Thi Y		Mother					0	0%	
2.02	Vu Xuan Lich		Father - in - law					0	0%	
2.03	Dinh Thi Thin		Mother - in - law					0	0%	
2.04	Vu Thi Thu Ha		Wife					0	0%	
2.05	Tran Truong Thao Van		Daughter					0	0%	
2.06	Tran Thi Phuong Anh		Daughter					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.07	The State Bank of Vietnam		Representatives of 30% state ownership at VietinBank					929.379.761	19,34%	
<b>3</b>	<b>Le Thanh Tung</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
3.01	Le Van Tuan		Father							Passed away
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%	
<b>4</b>	<b>Tran Thu Huyen</b>		<b>Board member</b>					<b>51.844</b>	<b>0,00108%</b>	
4.01	Tran Dinh Mao		Father					0	0%	
4.02	Hoang Thi Ngan		Mother					0	0%	
4.03	Nguyen Huu Vuong		Father - in - law					0	0%	
4.04	Nguyen Thi Van Huong		Mother - in - law					0	0%	
4.05	Nguyen Huu Phuong		Husband					0	0%	
4.06	Nguyen Huu Duy Hoang		Son					0	0%	
4.07	Nguyen Lam Tam Anh		Daughter					0	0%	Childhood No ID
4.08	Nguyen Huu Tho		Son					0	0%	Childhood No ID
4.09	Tran Duc Minh		Brother					0	0%	
4.10	Luong Thanh Chuyen		Sister - in - law					0	0%	
4.11	Tran Tien Duy		Brother					0	0%	
4.12	Tran Thi Hong Hanh		Sister - in - law					0	0%	
<b>5</b>	<b>Nguyen The Huan</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
5.01	Nguyen The Hung		Father					0	0%	
5.02	Chu Thi Dao		Mother					0	0%	
5.03	Nguyen Ngoc Chuong		Father - in - law							Passed away
5.04	Dang Thi Lien		Mother - in - law							Passed away
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%	
5.08	Nguyen Thuy Nga		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
5.09	Hoang Van Lien		Brother - in - law					0	0%	
5.10	Nguyen The Huy		Brother					0	0%	
5.11	Pham Thi Minh Tu		Sister - in - law					0	0%	
<b>6</b>	<b>Pham Thi Thanh Hoai</b>		<b>Board member</b>					<b>118</b>	<b>0,000002%</b>	
6.01	Pham Tien Hung		Father					0	0%	
6.02	Nguyen Thi Nhuan		Mother					0	0%	
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 LaosLimited		Chairwoman of BoD					0	0%	
<b>7</b>	<b>Nguyen Duc Thanh</b>		<b>Board Member</b>					<b>0</b>	<b>0%</b>	
7.01	Nguyen Tuyen		Father							Passed away
7.02	Tran Thi Nhuong		Mother							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					7	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							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%	
<b>8</b>	<b>Koji Iriguchi</b>		<b>Board member Deputy CEO</b>					<b>0</b>	<b>0%</b>	
8.01	Shinichi Iriguchi		Father					0	0%	Driving license
8.02	Haruko Iriguchi		Mother					0	0%	Driving license
8.03	Jun Wakamiya		Father - in - law							Passed away
8.04	Kazuko Wakamiya		Mother - in - law					0	0%	Driving license
8.05	Kyoko Iriguchi		Wife					0	0%	
<b>9</b>	<b>Masashige Nakazono</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
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%	

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
9.06	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
9.12	HC Comsumer Finance Philippines, Inc (HCPH)		Board member					0	0%	Register for SEC
<b>10</b>	<b>Nguyen Thi Bac</b>		<b>Independent Board member</b>					<b>0</b>	<b>0%</b>	
10.01	Nguyen Gia Han		Father							War martyr
10.02	Do Thi Ban		Mother							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%	
10.08	Phan Hong Anh		Daughter-in-law					0	0%	

**II- Affiliated persons of Board of Management's members:**

<b>1</b>	<b>Nguyen Hoang Dung</b>		<b>Deputy CEO In-charge of BoM</b>					<b>1.321</b>	<b>0,000027%</b>	
1.01	Nguyen Van Dong		Father							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%	

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	Koji Iriguchi		Board member Deputy CEO					0	0%	
<i>(Please refer to Section 1.8)</i>										
3	Tran Cong Quynh Lan		Deputy CEO Head of IT Division					0	0%	
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%	
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					0	0%	
5	Le Nhu Hoa		Deputy CEO					35.741	0,000744%	
5.01	Le Son Xuan		Father					365	0,000008%	
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							Passed away
5.05	Pham Duy Binh		Husband					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
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%	
5.09	Le Thanh Mai		Sister					22.210	0,000462%	
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%	
<b>6</b>	<b>Le Duy Hai</b>		<b>Deputy CEO</b>					<b>20.000</b>	<b>0,000416%</b>	
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%	
6.08	Hoang Viet Phuong		Brother-in-law					0	0%	
6.09	VietinBank Fund Management Company Limited (VietinBank Capital)		Chairman of the Members' Council					0	0%	
<b>7</b>	<b>Nguyen Tran Manh Trung</b>		<b>Deputy CEO</b>					<b>3</b>	<b>0,00000006%</b>	
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%	
<b>8</b>	<b>Hoang Ngoc Phuong</b>		<b>Deputy CEO</b>					<b>0</b>	<b>0%</b>	
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%	

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
8.04	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%	
<b>9</b>	<b>Do Thanh Son</b>		<b>Deputy CEO</b>					<b>112</b>	<b>0,000023%</b>	
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%	
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 Tuyet 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%	
9.19	VietinBank Debt Management and Asset Exploitation One Member Limited Liability Company (VietinBank AMC)		Chairman					0	0%	

**III- Affiliated persons of Members of the Board of Supervisors:**

<b>1</b>	<b>Le Anh Ha</b>		<b>Head of the Board of Supervisors</b>					<b>4.006</b>	<b>0,000083%</b>	
1.01	Le Huu Dien		Father							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%	

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
1.05	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%	
<b>2</b>	<b>Nguyen Thi Anh Thu</b>		<b>Member of the Board of Supervisors</b>					<b>1.337</b>	<b>0,000028%</b>	
2.01	Nguyen Van Thang		Father							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%	
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%	
<b>3</b>	<b>Pham Thi Thom</b>		<b>Member of the Board of Supervisors</b>					<b>0</b>	<b>0%</b>	
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%	

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
3.21	Ta Van Hien		Brother-in-law							Passed away
3.22	Pham Thu Tam		Brother				12	0,0000002%		
3.23	Pham Thi Tra Ly		Sister-in-law				0	0%		
<b>IV- Affiliated persons of Chief Accountant:</b>										
1	<b>Nguyen Hai Hung</b>		<b>Chief Accountant</b>					<b>24.894</b>	<b>0,000518%</b>	
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%		
1.08	Nguyen Manh Ha		Brother				0	0%		
<b>V- Affiliated persons of Head of Finance Division:</b>										
1	<b>Nguyen Bao Thanh Van</b>		<b>Head of Finance Division</b>					<b>16.453</b>	<b>0,000342%</b>	
1.01	Nguyen Quoc Bao		Father							Passed away
1.02	Nguyen Thi Thanh		Mother				0	0%		
1.03	Nguyen Bao Ha		Sister				0	0%		
1.04	Nguyen Minh Thanh		Brother-in-law				0	0%		
1.05	Nguyen Thi Van Anh		Sister				646	0,000013%		
1.06	Nguyen Duong Khoa		Brother-in-law				0	0%		
<b>VI- Affiliated persons of Person in charge of Corporate Governance cum Company Secretary:</b>										
1	<b>Dong Xuan Hung</b>		<b>Acting Chief of Office of the BoD cum Person in charge of Corporate Governance</b>					<b>0</b>	<b>0%</b>	
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%		