

VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY & TRADE

No: 074/HĐQT-NHCT-VPHĐQT1

Re: Disclosure of Corporate
Governance Report FY2022

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, January 17th, 2023

PERIODIC INFORMATION DISCLOSURE

Respectfully to:

- The State Securities Commission;
- Vietnam Stock Exchange;
- Ho Chi Minh Stock Exchange;
- Hanoi Stock Exchange.

1. Company name: Vietnam Joint Stock Commercial Bank for Industry & Trade

- Securities code: CTG.
- Head office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi.
- Telephone: +84 24.39421030 Fax: +84 24. 39421032
- Email: investor@vietinbank.vn

2. Content of information disclosure:

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) would like to disclose the Corporate Governance Report FY2022.

3. This information is announced on the electronic website of VietinBank on January 17th, 2023 at <https://investor.vietinbank.vn>.

We hereby commit that the disclosed information above is true and are entirely responsible for the contents of published information.

Recipients:

- As above;
- Archive in Administration Office,
Secretariat to the BoD & Investor
Relations.

Attachment:

- Corporate Governance Report
FY2022.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs



Tran Minh Binh

No: 072 / BC-HĐQT-NHCT-VPHĐQT1

Hanoi, January 17, 2023

REPORT ON CORPORATE GOVERNANCE

(Full year 2022)

TRANSLATION

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

Company name : Vietnam JS Commercial Bank for Industry & Trade
Address of Head Office : No. 108 Tran Hung Dao Str., Hoan Kiem District, Hanoi
Telephone : +84 24 3942 1030
Fax : +84 24 3941 2637
Email : investor@vietinbank.vn
Charter capital : 48,057,506,090,000 VND
Ticker symbol : CTG
Governance model : General Meeting of Shareholders, Board of Directors, Board of Supervisors and General Director
The implementation of internal audit : Implemented

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

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

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

1. Information on members of the BoD

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

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

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

Notes:

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

2. Meetings of the BoD

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

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

Notes:

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

gave written opinions to the BoD.

- *Mr. Masashige Nakazono: are non-residential Board members, (i) attended some BoD's in-person meetings and (ii) gave written opinions to the BoD.*

3. Supervision by the BoD over the BoM

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

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

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

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

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

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

4. Activities of the BoD's committees

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

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

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

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

with the law.

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

III. BOARD OF SUPERVISORS

1. Information on members of the Board of Supervisors

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

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

2. Meetings of the Board of Supervisors

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

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

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

In 2022, the Board of Supervisors implemented the tasks and rights set forth in VietinBank's Charter and Regulations on organization and operation of the Board of Supervisors. The supervision of the Board of Supervisors over the BoD, the BoM and shareholders was implemented through the followings:

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

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

The results of several specific tasks are as follows:

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

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

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

3.2. High-level direction and supervision for Internal Audit

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

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

3.3. Appraisal of financial statements

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

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

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

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

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

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

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

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

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

5. Other activities of the Board of Supervisors

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

IV. BOARD OF MANAGEMENT

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

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

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

V. CHIEF ACCOUNTANT

Information about VietinBank's Chief Accountant is as follows:

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

VI. TRAINING ON CORPORATE GOVERNANCE

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

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

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

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

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

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

1. List of affiliated persons of VietinBank

(Details are in Appendix 02 attached to this Report)

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

(Details are in Appendix 03 attached to this Report)

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

4. Transactions between VietinBank and other parties

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

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

4.2. Transactions between VietinBank and the company that related person of members of BoD, the Board of Supervisors, CEO as a member of BoD, CEO: *None*

4.3. Other transactions of VietinBank (*if any*) may bring material or immaterial benefits for members of BoD, the Board of Supervisors, the CEO: *None*

VIII. TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

1. List of internal persons and their affiliated persons

(Details are in Appendix 05 attached to this Report)

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

IX. OTHER SIGNIFICANT ISSUES (*None*)

LEGAL REPRESENTATIVE CHAIRMAN OF THE BOARD OF DIRECTORS

Recipients:

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

(signed and sealed)

Tran Minh Binh

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

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

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

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

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

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

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

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

No.	Resolution No.	Date of issue	Contents	Approval rate
151	245/NQ-HĐQT-NHCT-VPHDQT1	21/07/2022	Termination of several regulations by the Board of Directors related to retail lending to customers	100%
152	247/NQ-HĐQT-NHCT-VPHDQT1	21/07/2022	Approval of adjustment to credit conditions for corporate customers	100%
153	319/NQ-HĐQT-NHCT-VPHDQT1	26/07/2022	Directions of the Board of Directors in the meeting on the Project to improve internal audit capacity on information technology	100%
154	249/NQ-HĐQT-NHCT-VPHDQT1	27/07/2022	Approval of adjustment to transaction limits for financial institution	100%
155	251/NQ-HĐQT-NHCT-VPHDQT1	29/07/2022	Approval of transaction limits for financial institution	100%
156	250/NQ-HĐQT-NHCT-VPHDQT1	02/08/2022	Increase the total value of brokerage commissions and advertising contracts for VietinBank's partner and adjust some contents related to loan products for drivers and suppliers of VietinBank's partner	100%
157	255/NQ-HĐQT-NHCT-VPHDQT1	02/08/2022	Approval of Agreement on amendment to the Insurance Agent Contract between VietinBank and VBI	100%
158	259/NQ-HĐQT-NHCT-VPHDQT1	05/08/2022	Directions at the monthly meeting of the Board of Directors in August 2022	100%
159	256/NQ-HĐQT-NHCT-VPHDQT1	08/08/2022	Approval of VietinBank's 2022 salary plan targets	100%
160	257/NQ-HĐQT-NHCT-VPHDQT1	09/08/2022	Approval of changes in name and location of the branch's transaction office	100%
161	258/NQ-HĐQT-NHCT-VPHDQT1	09/08/2022	Approval of credit limit/credit facility granted for financial institution	100%
162	260/NQ-HĐQT-NHCT-VPHDQT1	09/08/2022	Approval of the Guarantee Contract between VietinBank and VBI	100%
163	261/NQ-HĐQT-NHCT-VPHDQT1	10/08/2022	Approval of credit limit granted for corporate customer	100%
164	262/NQ-HĐQT-NHCT-VPHDQT1	10/08/2022	Approval of KPI scores for the Management, units at the head office for the 6 months of 2022 and adjust/add KPI targets for members of the Management, Heads of units	100%
165	263/NQ-HĐQT-NHCT-VPHDQT1	11/08/2022	Approval of the content and promulgation of the Regulation on handling labor discipline and material responsibility in the VietinBank system	100%
166	265/NQ-HĐQT-NHCT-VPHDQT1	12/08/2022	Approval of the promulgation of the 1st Amendment and Supplementation to the Regulation on handling of bad debts according to Resolution 42/2017/QH14 of the National Assembly in VietinBank system	100%
167	266/NQ-HĐQT-NHCT-VPHDQT1	15/08/2022	Consolidation of personnel for the Steering Committee of the Project to apply International Financial Reporting Standards at VietinBank	100%
168	301/NQ-HĐQT-NHCT-VPHDQT1	16/08/2022	Approval of the reviewed separate and consolidated financial statements for the six-month period ended June 30, 2022	100%
169	268/NQ-HĐQT-NHCT-VPHDQT1	16/08/2022	Approval of the 2021 profit distribution plan of VietinBank Laos	100%
170	269/NQ-HĐQT-NHCT-VPHDQT1	17/08/2022	Approval of the sponsorship of medical equipment for VietinBank's partner	100%
171	271/NQ-HĐQT-NHCT-VPHDQT1	18/08/2022	Promulgation of framework regulations on products governance	100%
172	272/NQ-HĐQT-NHCT-VPHDQT1	18/08/2022	Approval of credit limit/credit facility granted for corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
173	274/NQ-HĐQT-NHCT-VPHĐQT1	18/08/2022	Approval of the Pledge Contracts, Mortgage Contracts between VietinBank and VBI	100%
174	273/NQ-HĐQT-NHCT-VPHĐQT1	19/08/2022	Approval of transaction limits for financial institution	100%
175	275/NQ-HĐQT-NHCT-VPHĐQT1	19/08/2022	Approval of adjustment to credit limits for corporate customer	100%
176	276/NQ-HĐQT-NHCT-VPHĐQT1	22/08/2022	Approval of credit limit/credit facility granted for corporate customer	100%
177	277/NQ-HĐQT-NHCT-VPHĐQT1	23/08/2022	Promulgation of regulations on organizational structure, functions and tasks of Procurement & Asset Management Division	100%
178	278/NQ-HĐQT-NHCT-VPHĐQT1	23/08/2022	Approval of the organizational structure, functions, tasks and salary levels according to job positions for Finance Division	100%
179	283/NQ-HĐQT-NHCT-VPHĐQT1	23/08/2022	Approval of the Money Insurance Contract in VietinBank system for the period 2022-2023	100%
180	284/NQ-HĐQT-NHCT-VPHĐQT1	23/08/2022	Approval of the adjustment of the investment capital plan for the construction of the branch's head office	100%
181	285/NQ-HĐQT-NHCT-VPHĐQT1	24/08/2022	Approval of additional functions and tasks for the Risk Management Division	100%
182	290/NQ-HĐQT-NHCT-VPHĐQT1	29/08/2022	Principles of ranking emulation of branches, subsidiaries and head office in 2022	100%
183	291/NQ-HĐQT-NHCT-VPHĐQT1	30/08/2022	Approval of the implementation of a brokerage mechanism to promote the development of business customers opening new payment accounts and using related products and services	100%
184	292/NQ-HĐQT-NHCT-VPHĐQT1	30/08/2022	Approval of the implementation of the unsecured online overdraft product for customers who receive salary through VietinBank	100%
185	293/NQ-HĐQT-NHCT-VPHĐQT1	31/08/2022	Approval of the issuance plan, the plan to use and repay the capital collected from 2022's public offering bonds of VietinBank	100%
186	294/NQ-HĐQT-NHCT-VPHĐQT1	06/09/2022	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
187	295/NQ-HĐQT-NHCT-VPHĐQT1	06/09/2022	Approval of the Connection Agreement between VietinBank and VietinBank Capital	100%
188	296/NQ-HĐQT-NHCT-VPHĐQT1	07/09/2022	Approval of credit limit granted for corporate customer	100%
189	297/NQ-HĐQT-NHCT-VPHĐQT1	07/09/2022	Amendment to the Operation Regulation of VietinBank's Steering Committee for the Prevention and Control of Corruption, Negativity and Crime	100%
190	298/NQ-HĐQT-NHCT-VPHĐQT1	07/09/2022	Temporary assignment of 2022 salary plan to Subsidiaries and Bankstar Hostels	100%
191	299/NQ-HĐQT-NHCT-VPHĐQT1	07/09/2022	Directions at the monthly meeting of the Board of Directors in September 2022	100%
192	302/NQ-HĐQT-NHCT-VPHĐQT1	08/09/2022	Approval of the Pledge Contracts, Mortgage Contracts between VietinBank and VBI	100%
193	300/NQ-HĐQT-NHCT-VPHĐQT1	09/09/2022	Promulgation of Regulations on interest reduction and exemption for customers	100%
194	303/NQ-HĐQT-NHCT-VPHĐQT1	09/09/2022	Approval of adjustment to capital plan for car purchase for business units	100%
195	304/NQ-HĐQT-NHCT-VPHĐQT1	12/09/2022	Approval of credit limit granted for corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
196	305/NQ-HĐQT-NHCT-VPHĐQT1	13/09/2022	Authority to grant credit in case of credit extension secured by private placement bonds of VietinBank	100%
197	306/NQ-HĐQT-NHCT-VPHĐQT1	13/09/2022	Amendment of the Charter of VietinBank Gold & Jewelry Trading Company	100%
198	307/NQ-HĐQT-NHCT-VPHĐQT1	16/09/2022	Approval of the policy and investment capital plan to build a fire protection system for the 1st floor of the Library of VietinBank's human resource training & development school	100%
199	309/NQ-HĐQT-NHCT-VPHĐQT1	16/09/2022	Promulgation of Regulations on amendments to functions and tasks of the Retail Division	100%
200	312/NQ-HĐQT-NHCT-VPHĐQT1	20/09/2022	Approval of credit limit granted for corporate customer	100%
201	314/NQ-HĐQT-NHCT-VPHĐQT1	21/09/2022	Approval of the limit contracts for transactions on the interbank market with MUFG Bank – Ho Chi Minh City Branch	100%
202	315/NQ-HĐQT-NHCT-VPHĐQT1	21/09/2022	Approval of the Agreement to support the handling of trade finance operations between VietinBank and VietinBank Laos	100%
203	311/NQ-NHCT-HĐQT-VPHĐQT1	26/09/2022	Amendment of Information Security Regulations	100%
204	316/NQ-HĐQT-NHCT-VPHĐQT1	26/09/2022	Approval of the draft Regulations on delivery, preservation and transportation of cash, precious assets, valuable papers, important seals and collateral records in VietinBank system	100%
205	317/NQ-HĐQT-NHCT-VPHĐQT1	27/09/2022	Evaluation of job rankings for the positions of several departments at the Head Office	100%
206	318/NQ-HĐQT-NHCT-VPHĐQT1	27/09/2022	Divestment of investment capital at Saigon Port Joint Stock Company and Hai Phong Port Joint Stock Company	100%
207	323/NQ-HĐQT-NHCT-VPHĐQT1	28/09/2022	Adjustment to credit authority assigned to VietinBank Laos	100%
208	325/NQ-HĐQT-NHCT-VPHĐQT1	30/09/2022	Approval of the Insurance Contract for all risks of property including compulsory fire insurance for period 2022-2024	100%
209	326/NQ-HĐQT-NHCT-VPHĐQT1	30/09/2022	Promulgation of Regulations on the regime of invoices, accounting documents and the preservation and storage of accounting documents in the VietinBank system	100%
210	327/NQ-HĐQT-NHCT-VPHĐQT1	30/09/2022	Promulgation of Regulations on Management and Use of Digital Signatures	100%
211	336/NQ-HĐQT-NHCT-VPHĐQT1	30/09/2022	Approval of retaining the remaining after-tax profit after setting aside funds in accordance with VietinBank Capital's regulations	100%
212	332/NQ-HĐQT-NHCT-VPHĐQT1	05/10/2022	Approval of mortgage lien release of corporate customer's collateral	100%
213	335/NQ-HĐQT-NHCT-VPHĐQT1	05/10/2022	Directions at the monthly meeting of the Board of Directors in October 2022	100%
214	334/NQ-HĐQT-NHCT-VPHĐQT1	07/10/2022	Approval of credit limit/credit facility granted for financial institution	100%
215	337/NQ-HĐQT-NHCT-VPHĐQT1	07/10/2022	Approving the policy and cost plan for the purchase of new year 2023 publications	100%
216	341/NQ-HĐQT-NHCT-VPHĐQT1	11/10/2022	Approval of transaction limits for financial institution	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
217	342/NQ-HĐQT-NHCT-VPHĐQT1	11/10/2022	Transformation of VietinBank's debt settlement model	100%
218	343/NQ-HĐQT-NHCT-VPHĐQT1	11/10/2022	Promulgation of Regulations on a number of Codes of Conduct of VietinBank officers and employees on social networks	100%
219	344/NQ-HĐQT-NHCT-VPHĐQT1	12/10/2022	Shifting the function of monitoring and managing debt quality for credit cards	100%
220	345/NQ-HĐQT-NHCT-VPHĐQT1	12/10/2022	Transferring functions and tasks between departments of the Human Resources Division	100%
221	346/NQ-HĐQT-NHCT-VPHĐQT1	12/10/2022	Approval of credit limit granted for corporate customer	100%
222	352/NQ-HĐQT-NHCT-VPHĐQT1	17/10/2022	Supplementaion of the KPI deduction mechanism for the Headquarter Units and the principles for evaluating some criteria on the branch manager's scorecard in 2022	100%
223	353/NQ-HĐQT-NHCT-VPHĐQT1	18/10/2022	Approval of transaction limits for financial institution	100%
224	354/NQ-HĐQT-NHCT-VPHĐQT1	18/10/2022	Approval of the policy and capital plan for selecting an independent auditor to review and audit VietinBank's financial statements and the operation of VietinBank's internal control system in 2023	100%
225	356/NQ-HĐQT-NHCT-VPHĐQT1	18/10/2022	Change of Person in charge of corporate governance	100%
226	355/NQ-HĐQT-NHCT-VPHĐQT1	20/10/2022	Approval of the property mortgage contract between VietinBank and VBI	100%
227	359/NQ-HĐQT-NHCT-VPHĐQT1	21/10/2022	Approval of the list of scientific tasks in 2022	100%
228	360/NQ-HĐQT-NHCT-VPHĐQT1	21/10/2022	Approval of network-related issues	100%
229	358/NQ-HĐQT-NHCT-VPHĐQT1	21/10/2022	Adjustment of investment capital plan to build branch office	100%
230	361/NQ-HĐQT-NHCT-VPHĐQT1	24/10/2022	Evaluation of capital representatives of VietinBank at capital recipients	100%
231	367/NQ-HĐQT-NHCT-VPHĐQT1	27/10/2022	Approval of the Restructuring Plan for the operation of VietinBank Fund Management Company	100%
232	370/NQ-HĐQT-NHCT-VPHĐQT1	31/10/2022	Supplementing and amending for the second time the function of the Retail Banking Division	100%
233	410/NQ-HĐQT-NHCT-VPHĐQT1	31/10/2022	Approval of extension of credit limit/credit facility maintenance period for corporate customers	100%
234	373/NQ-HĐQT-NHCT-VPHĐQT1	01/11/2022	The plan to increase charter capital through issuing shares to pay dividends of VBI	100%
235	374/NQ-HĐQT-NHCT-VPHĐQT1	01/11/2022	Approval of the insurance contract against all risks of ATM assets and cash in ATM, shortage of cash in ATM for the period of 2022-2023	100%
236	375/NQ-HĐQT-NHCT-VPHĐQT1	02/11/2022	Adjustment of Risk Appetite 2021-2023 and Risk Control Limit 2022	100%
237	376/NQ-HĐQT-NHCT-VPHĐQT1	02/11/2022	Approval of the policy to cease the implementation of some projects, to supplement new investment in a number of projects, to approve the capital plan and disbursement plan for capital construction investment in 2022	100%
238	377/NQ-HĐQT-NHCT-VPHĐQT1	04/11/2022	Approval of the adjustment to the branch's investment plan for building transaction office	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
239	380/NQ-HĐQT-NHCT-VPHĐQT1	03/11/2022	Approval of credit limit/credit facility granted for corporate customer	100%
240	383/NQ-HĐQT-NHCT-VPHĐQT1	04/11/2022	Approval of the deployment of banking services provided to bond-issuing enterprises	100%
241	389/NQ-HĐQT-NHCT-VPHĐQT1	04/11/2022	Directions at the monthly meeting of the Board of Directors in November 2022	100%
242	384/NQ-HĐQT-NHCT-VPHĐQT1	07/11/2022	Approval of the plan to sale debts of corporate customer	100%
243	385/NQ-HĐQT-NHCT-VPHĐQT1	07/11/2022	Approval of the plan to sale debts of corporate customers	100%
244	378/NQ-HĐQT-NHCT-VPHĐQT1	08/11/2022	Approval of adjustment to investment capital plan to build branch office	100%
245	390/NQ-HĐQT-NHCT-VPHĐQT1	10/11/2022	Approving the authority to transfer collaterals to VietinBank's partners regarding interest rate swap transactions	100%
246	391/NQ-HĐQT-NHCT-VPHĐQT1	10/11/2022	Approval of the temporary payment of land rent	100%
247	392/NQ-HĐQT-NHCT-VPHĐQT1	10/11/2022	Approval of the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank	100%
248	393/NQ-HĐQT-NHCT-VPHĐQT1	14/11/2022	Approval of network-related issues	100%
249	394/NQ-HĐQT-NHCT-VPHĐQT1	14/11/2022	Approval of network-related issues	100%
250	395/NQ-HĐQT-NHCT-VPHĐQT1	14/11/2022	Report of VietinBank Tower project in the 3rd quarter of 2022	100%
251	397/NQ-HĐQT-NHCT-VPHĐQT1	16/11/2022	Approval of criteria for evaluating the tasks performance of members of the Board of Directors	100%
252	398/NQ-HĐQT-NHCT-VPHĐQT1	16/11/2022	Approval of the evaluation results of capital representatives in 2021	100%
253	396/NQ-HĐQT-NHCT-VPHĐQT1	17/11/2022	Approval of the public liability insurance contract for VietinBank for the period 2022 - 2025	100%
254	405/NQ-HĐQT-NHCT-VPHĐQT1	17/11/2022	Approving the policy of deploying sub-units under the Contact Center	100%
255	406/NQ-HĐQT-NHCT-VPHĐQT1	18/11/2022	Establishment of Securities Service Department at Hanoi Branch	100%
256	407/NQ-HĐQT-NHCT-VPHĐQT1	18/11/2022	Approval of credit limit granted for corporate customer	100%
257	409/NQ-HĐQT-NHCT-VPHĐQT1	21/11/2022	Liquidation of fixed assets at some branches	100%
258	411/NQ-HĐQT-NHCT-VPHĐQT1	22/11/2022	Promulgation of the Regulations on speaking and providing information to the press	100%
259	412/NQ-HĐQT-NHCT-VPHĐQT1	22/11/2022	Approval of change of branch's transaction office location	100%
260	413/NQ-HĐQT-NHCT-VPHĐQT1	22/11/2022	Approval of network-related issues	100%
261	415/NQ-HĐQT-NHCT-VPHĐQT1	24/11/2022	Approval of transaction limits for financial institution	100%
262	416/NQ-HĐQT-NHCT-VPHĐQT1	25/11/2022	Amendment to the issuance plan, the plan to use and repay the capital collected from 2022's public offering bonds of VietinBank	100%
263	417/NQ-HĐQT-NHCT-VPHĐQT1	25/11/2022	Approval of extension of credit limit/short-term credit maintenance period for corporate customer	100%
264	419/NQ-HĐQT-NHCT-VPHĐQT1	25/11/2022	Approval of credit limit granted for corporate customer	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
265	418/NQ-HĐQT-NHCT-VPHĐQT1	28/11/2022	Approval of adjustment to lending conditions applied to investment projects of corporate customer	100%
266	420/NQ-HĐQT-NHCT-VPHĐQT1	28/11/2022	Approval of the policy to continue the construction of document storage under the construction project of Transaction office - Regional document storage at the commercial and service land of Hiep Thanh residential area 3	100%
267	421/NQ-HĐQT-NHCT-VPHĐQT1	28/11/2022	Assignment and adjustment to the 2022 Balanced Scorecard of some Head Office units	100%
268	423/NQ-HĐQT-NHCT-VPHĐQT1	29/11/2022	Approval of the cost of buying employee health insurance in 2023	100%
269	425/NQ-HĐQT-NHCT-VPHĐQT1	30/11/2022	Approval of the Health Insurance Contract - VBI care with VBI	100%
270	426/NQ-HĐQT-NHCT-VPHĐQT1	30/11/2022	Labor limit for branches in 2023	100%
271	427/NQ-HĐQT-NHCT-VPHĐQT1	30/11/2022	Balanced Scorecard for branches in 2023	100%
272	452/NQ-HĐQT-NHCT-VPHĐQT1	30/11/2022	Approval of the adjustment to credit limit/credit facility granted for corporate customer	100%
273	431/NQ-HĐQT-NHCT-VPHĐQT1	05/12/2022	Approval of the policy to renew the lease contract for the temporarily unused working space at the branch	100%
274	432/NQ-HĐQT-NHCT-VPHĐQT1	05/12/2022	Approval of increasing transaction limits for financial institution	100%
275	434/NQ-HĐQT-NHCT-VPHĐQT1	07/12/2022	Approval of the principles to evaluate the task performance of part-time VietinBank staffs at other units	100%
276	435/NQ-HĐQT-NHCT-VPHĐQT1	07/12/2022	Approval of sanctions for Heads of Units who do not comply with the Regulations on Responsibility of Heads of Units	100%
277	438/NQ-HĐQT-NHCT-VPHĐQT1	12/12/2022	Directions at the monthly meeting of the Board of Directors in December 2022	100%
278	437/NQ-HĐQT-NHCT-VPHĐQT1	13/12/2022	Liquidation of fixed assets at branches	100%
279	439/NQ-HĐQT-NHCT-VPHĐQT1	13/12/2022	Approval of the investment portfolio and capital plan to build the IFRS 9 system	100%
280	441/NQ-HĐQT-NHCT-VPHĐQT1	14/12/2022	Approval of the policy and cost plan for purchasing card-related publications in 2023	100%
281	447/NQ-HĐQT-NHCT-VPHĐQT1	21/12/2022	Pilot implementation of the salary mechanism to promote sales for the position of customer relationship managers at branch level	100%
282	450/NQ-HĐQT-NHCT-VPHĐQT1	21/12/2022	Approval of the contract of consulting on dossiers of bond offering registration, registration agent and payment agent, listing consultancy of VietinBank's 2022 public offering bonds between VietinBank and VietinBank Securities Joint Stock Company - CTS (a subsidiary of VietinBank)	100%
283	455/NQ-HĐQT-NHCT-VPHĐQT1	21/12/2022	Authorizing Deputy General Director Le Nhu Hoa to act as the authorized person for investment projects to build new works with a total investment of between VND 3 billion and VND 15 billion	100%
284	451/NQ-HĐQT-NHCT-VPHĐQT1	22/12/2022	Review and improve the role of change management of the Strategy & Change Management Department	100%

No.	Resolution No.	Date of issue	Contents	Approval rate
285	454/NQ-HĐQT-NHCT-VPHĐQT1	22/12/2022	Approval of the agreement between VietinBank and VietinBank Laos to allow VietinBank Laos to continue using VietinBank's SWIFT system	100%
286	458/NQ-HĐQT-NHCT-VPHĐQT1	26/12/2022	Approval of the content and promulgation of the Labor Regulations, the Collective Labor Agreement	100%
287	460/NQ-HĐQT-NHCT-VPHĐQT1	26/12/2022	Approving the adjustment of capital plan to repair the branch	100%
288	461/NQ-HĐQT-NHCT-VPHĐQT1	26/12/2022	Approval of the adjustment of capital plan for the construction investment project of a transaction office at the branch	100%
289	462/NQ-HĐQT-NHCT-VPHĐQT1	27/12/2022	Approval of VietinBank's 2022 public bond offering documents	100%
290	463/NQ-HĐQT-NHCT-VPHĐQT1	27/12/2022	Approval to spend on clothing transactions in 2022	100%
291	469/NQ-HĐQT-NHCT-VPHĐQT1	28/12/2022	Promulgation of Regulations on welfare - incentives of VietinBank	100%
292	474/NQ-HĐQT-NHCT-VPHĐQT1	29/12/2022	Pilot implementation of the salary mechanism to promote sales for the teller position at branch level	100%
293	478/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of the profit distribution plan in 2021	100%
294	479/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Appropriation for bonus and welfare funds from profit after tax in 2021	100%
295	480/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of the content and promulgation of VietinBank's Financial Regulations	100%
296	481/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Financial approval authority in VietinBank system	100%
297	482/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of the implementation of assessment of units and individuals at Head Office in 2022	100%
298	483/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of network-related issues	100%
299	488/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval and announcement of the financial plan targets for 2022	100%
300	489/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Amendment of the Regulations on Emulation and Commendation	100%
301	490/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Allocation of the salary budget to Department/Unit/Center at the Head Office, Non-business Units, Representative Offices in VietinBank system	100%
302	491/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Implementation of the salary mechanism to promote sales for Retail Customer Relations Managers at 155 Branches in 2023	100%
303	492/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of the functions, tasks and salary levels according to job positions for Securities Services Department – Hanoi Branch	100%
304	494/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Official salary budget in 2022 for Bankstar Subsidiaries and Hostels	100%
305	496/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of the policy and capital plan for procurement of asset management software	100%
306	499/NQ-HĐQT-NHCT-VPHĐQT1	30/12/2022	Approval of additional functions, tasks and staff limit for a department under Head Office	100%

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

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
I- Affiliated persons - Members of the Board of Directors:											
1	Tran Minh Binh		Chairman of BoD Legal Representative					08/12/2018		- Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD dated 08/12/2018; - Appointed Chairman of BoD for term 2019-2024 since 07/09/2021 under Resolution 1368/NQ-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person
2	Tran Van Tan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
3	Le Thanh Tung		Board member					03/11/2021		- Appointed BoD member under 2021 EGM Resolution No. 24/NQ-DHDCD dated 03/11/2021;	Internal person
4	Tran Thu Huyen		Board member					24/07/2014		- Appointed BoD member under 2014 EGM Resolution No.999/NQ-DHDCD on 24/07/2014; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
5	Nguyen The Huan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
6	Pham Thi Thanh Hoai		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
7	Nguyen Duc Thanh		Board member					29/04/2022		- Appointed BoD member under 2022's AGM Resolution No. 25/NQ-DHDCD dated 29/04/2022.	Internal person
8	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020.	Internal person

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
9	Masashige Nakazono		Board member					16/04/2021		- Appointed BoD member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021.	Internal person
10	Nguyen Thi Bac		Independent Board member					23/05/2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020.	Internal person
II- Affiliated persons - Members of the Board of Management											
1	Nguyen Hoang Dung		Deputy CEO In-charge of BoM					15/03/2011		- Appointed Deputy CEO under Decision No.188/QD-HDQT-NHCT1 dated 15/03/2011 of VietinBank BoD. - Reappointed Deputy CEO under Decision No.1246/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 686/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD. - In-charge of VietinBank BoM since 07/09/2021 under Decision No. 688/QD-HDQT-NHCT1.2 of VietinBank BoD.	Internal person
2	Masahiko Oki		Board member Deputy CEO					23/05/2020		- Appointed Deputy CEO under Decision No. 2568/QD-HDQT-NHCT1.2 dated 26/05/2020 of VietinBank BoD	Internal person
3	Tran Cong Quynh Lan		Deputy CEO Head of IT Division					05/03/2015		- Appointed Deputy CEO under Decision No.159/QD-HDQT-NHCT1 dated 03/03/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 688/QD-HDQT-NHCT1.2 dated 27/04/2020.	Internal person
4	Nguyen Dinh Vinh		Deputy CEO					31/07/2015		- Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/07/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 1369/QD-HDQT-NHCT1.2 dated 07/08/2020 of VietinBank BoD.	Internal person
5	Le Nhu Hoa		Deputy CEO					01/08/2016		- Appointed Deputy CEO under Decision No.369/QD-HDQT-NHCT1.2 dated 01/08/2016 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 369/QD-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person

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

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
2	Nguyen Thi Anh Thu		Member of the Board of Supervisors					23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024 AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
3	Pham Thi Thom		Member of the Board of Supervisors					16/04/2021		- Appointed Supervisory Board member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021.	Internal person
IV- Affiliated person - Chief Accountant											
1	Nguyen Hai Hung		Chief Accountant					01/06/2011		- Appointed Chief Accountant under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank BoD. - Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 586/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD.	Internal person
V- Affiliated person - Head of Finance Division:											
1	Nguyen Bao Thanh Van		Head of Finance Division					10/11/2021		- Appointed Head of Finance Division under Decision No. 1168/QD-HDQT-NHCT1.2 dated 08/11/2021 of VietinBank BoD.	Internal person
VI - Affiliated persons - Person in charge of Corporate Governance cum Company Secretary											
1	Dong Xuan Hung		Acting Chief of Office of the BoD cum Person in charge of Corporate Governance					18/10/2022		- Appointed Person in charge of Corporate Governance under Resolution No. 356/NQ-HĐQT-NHCT-VPHĐQT1 dated 18/10/2022 by VietinBank BoD.	Internal person
2	Duong Van Quan		Chief of Office of the BoD cum Person in charge of Corporate Governance					02/12/2021	18/10/2022	- Appointed Person in charge of Corporate Governance under Resolution No. 483/QD-HDQT-NHCT2.1 dated 02/12/2021 by VietinBank BoD. - No longer being the Person in charge of Corporate Governance under Resolution No. 356/NQ-HĐQT-NHCT-VPHĐQT1 dated 18/10/2022 by VietinBank BoD.	Internal person

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

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

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
VIII - Affiliated company											
1	Indovina Bank			License of Establishment and Operation of Joint Venture Bank No.101/GP-NHNN issued by the State Bank of Vietnam on 11/11/2019 (replacement of Business License No.08/NH-GP dated 29/10/1992 by the State Bank of Vietnam)	29/10/1992	The State Bank of Vietnam	97A Nguyen Van Troi, Ward 12, Phu Nhuan District, HCM City	29/10/1992			Associated company
IX - Major shareholder, strategic shareholder											
1	The State Bank of Vietnam	-		15/SL			49 Ly Thai To, HK, Hanoi	03/07/2009			State shareholder, major shareholder
2	MUFG Bank, Ltd.	-		CA6217			7-1,MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO 100-8388	14/05/2013		Report on ownership of major shareholder was publicly disclosed at the link: https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011	Major shareholder, strategic shareholder

APPENDIX 03 (Disclosure)

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

(Full year 2022)

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
1	Indovina Bank	Affiliated company	License of Establishment and Operation of Joint Venture Bank No.101/GP-NHNN issued by the State Bank of Vietnam on 11/11/2019 (replacement of Business License No.08/NH-GP dated 29/10/1992 by the State Bank of Vietnam)	97A Nguyen Van Troi, Ward 12, Phu Nhuan District, HCM City	- Limit contract for FX transactions: 24/01/2022 - Limit contract for interbank MM transactions: 14/01/2022	Resolution No. 014/NQ-HĐQT-NHCT.1 dated 12/01/2022	Approved the limit contracts for transactions on the interbank market between VietinBank and Indovina Bank (affiliated company of VietinBank). Limit contracts for transactions on the interbank market is without detailed value.	
2	VietinBank Security Joint Stock Company	Subsidiary	Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission.	306 Ba Trieu, Hoan Kiem, Hanoi	28/04/2022	Resolution No. 051/NQ-HĐQT-NHCT.1 dated 14/02/2022	Approved the cooperation contract for deploying services of opening payment accounts, securities accounts and linking/unlinking payment accounts and online securities accounts between VietinBank and VietinBank Securities Joint Stock Company. The cooperation contract to provide service for customer is non-monetary.	
3	VietinBank Laos Ltd.	Subsidiary	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	14/03/2022	Resolution No. 077/NQ-HĐQT-NHCT.1 dated 07/03/2022	Approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos (a subsidiary of VietinBank). Limit contracts for transactions on the interbank market is without detailed value.	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
4	MUFG Bank, Ltd. - Hanoi/HCMC Branch	Major shareholder	HCMC Branch: License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam. Hanoi Branch: License for Establishment and Operation No. 55/GP-NHNN dated 20/02/2013 by the State Bank of Vietnam.	HCMC Branch: Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC Hanoi Branch: Level 6, Pacific Place Building, 83B Ly Thuong Kiet, Hoan Kiem District, Hanoi	- Limit contract for FX transactions: 25/03/2022 - Limit contract for interbank MM transactions: 25/03/2022	Resolution No. 085/NQ-HĐQT-NHCT2.1 dated 11/03/2022	Approved the limit contracts for transactions on the interbank market with MUFG Bank – Hanoi/Ho Chi Minh City Branch. Limit contracts for transactions on the interbank market is without detailed value.	
5	MUFG Bank, Ltd. - HCMC Branch	Major shareholder	License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam.	Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC	31/03/2022	Resolution No. 101/NQ-HĐQT-NHCT2.1 dated 30/03/2022	Approved the Deposit Framework Contract in VND with MUFG Bank - Hochiminh City Branch (a major shareholder of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	
6	VietinBank Laos Ltd.	Subsidiary	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	12/04/2022	Resolution No. 112/NQ-HĐQT-NHCT2.1 dated 05/04/2022	Approved the property mortgage contract between VietinBank and VietinBank Laos (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	
7	VietinBank Laos Ltd.	Subsidiary	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	01/06/2022	Resolution No. 127/NQ-HĐQT-NHCT2.1 dated 25/04/2022	Approved the agreement on provision and use of payment services in VND between VietinBank and VietinBank Laos (a subsidiary of VietinBank) The cooperation contract is non-monetary.	
8	VietinBank Security Joint Stock Company	Subsidiary	Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 97/GPĐC-UBCK dated 10/10/2022 by the State Securities Commission.	306 Ba Trieu, Hoan Kiem, Hanoi	18/05/2022	Resolution No. 158/NQ-HĐQT-NHCT2.1 dated 16/05/2022	Approved the consulting contract for private bond issuance of VietinBank in 2022 between VietinBank and VietinBank Security Joint Stock Company (a subsidiary of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	

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

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

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

APPENDIX 04 (Disclosure)

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

(Full year 2022)

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Laos Ltd.	- Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd.	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	14/03/2022	Resolution No. 077/NQ-HĐQT-NHCT2.1 dated 07/03/2022 approving the foreign currency transaction limit contract between VietinBank and VietinBank Laos.	-	
2	VietinBank Laos Ltd.	- Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd.	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	12/04/2022	Resolution No. 112/NQ-HĐQT-NHCT2.1 dated 05/04/2022 approving the property mortgage contract between VietinBank and VietinBank Laos.	-	
3	VietinBank Laos Ltd.	- Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd.	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	01/06/2022	Resolution No. 127/NQ-HĐQT-NHCT2.1 dated 25/04/2022 approving the agreement on provision and use of payment services in VND between VietinBank and VietinBank Laos.	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
4	VietinBank Laos Ltd.	- Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd.	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	05/10/2022	Resolution No. 315/NQ-HĐQT-NHCT-VPHĐQT1 dated 21/09/2022 approving the agreement to support the handling of trade finance operations between VietinBank and VietinBank Laos.	-	
5	VietinBank Laos Ltd.	- Subsidiary of VietinBank; - Board Member Pham Thi Thanh Hoai is the Chairwoman of VietinBank Laos Ltd.	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	23/12/2022	Resolution No. 454/NQ-HĐQT-NHCT-VPHĐQT1 dated 22/12/2022 approving the agreement on using VietinBank's SWIFT system of VietinBank Laos.	-	

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

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
I- Affiliated persons of BoDs' members										
1	Tran Minh Binh		Chairman of BoD Legal Representative					3,104	0.000065%	
1.01	Tran Minh Quyet		Father					0	0%	Passed away
1.02	La Thi Hien		Mother					0	0%	Passed away
1.03	Nguyen Quang Due		Father - in - law					0	0%	
1.04	Nguyen Thi Ly		Mother - in - law					0	0%	
1.05	Nguyen Thi Le Hang		Wife					0	0%	
1.06	Tran Quang Phu		Son					0	0%	
1.07	Tran Khanh Uyen		Daughter					0	0%	
1.08	Tran Thanh Tam		Sister					0	0%	
1.09	Phan Trong Tien		Brother - in - law					0	0%	
1.10	Tran Thien Ly		Sister					0	0%	
1.11	Le Thanh Liem		Brother - in - law					0	0%	
1.12	Tran Mai Huong		Sister					0	0%	
1.13	Duong Minh Hai		Brother - in - law					0	0%	
1.14	Tran Thanh Thuy		Sister					0	0%	
1.15	Tran Manh Tien		Brother					0	0%	
1.16	Mai Thi Quy		Sister - in - law					0	0%	
1.17	Tran Quoc Hiep		Brother					0	0%	
1.18	Duong Thi Do Quyen		Sister - in - law					0	0%	
1.19	The State Bank of Vietnam		Representatives of 40% state ownership at VietinBank					1,239,173,013	25.78%	
2	Tran Van Tan		Board member					0	0%	
2.01	Truong Thi Y		Mother					0	0%	
2.02	Vu Xuan Lich		Father - in - law					0	0%	
2.03	Dinh Thi Thin		Mother - in - law					0	0%	
2.04	Vu Thi Thu Ha		Wife					0	0%	

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

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

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

II- Affiliated persons of Board of Management's members

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

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

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

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

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

IV- Affiliated persons of Chief Accountant

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

V- Affiliated persons of Head of Finance Division:

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