

VIETNAM JOINT STOCK COMMERCIAL  
BANK FOR INDUSTRY & TRADE

No: 960 /HĐQT-NHCT-VPHĐQT1

Re: Disclosure of Corporate  
Governance Report 6M2022

THE SOCIAL REPUBLIC OF VIETNAM  
Independence – Freedom - Happiness

Hanoi, July 26<sup>th</sup>, 2022

## 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](mailto: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 6M2022.

3. This information is announced on the electronic website of VietinBank on July 26<sup>th</sup>, 2022 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 6M2022.

LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BODs



Tran Minh Binh

No: 899 / BC-HĐQT-NHCT-VPHĐQT1

Hanoi, July 26<sup>th</sup>, 2022

## REPORT ON CORPORATE GOVERNANCE

(For the first half of 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](mailto: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-ĐHĐCĐ	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 <sup>st</sup> December, 2021 and for

			<p>the period ranging from 01<sup>st</sup> January, 2021 to 31<sup>st</sup> 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 the securities trading system/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

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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 the first 6 months of 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	134/134	100%	
2	Mr. Tran Van Tan	134/134	100%	
3	Mr. Le Thanh Tung	134/134	100%	
4	Ms. Tran Thu Huyen	134/134	100%	
5	Mr. Nguyen The Huan	134/134	100%	
6	Ms. Pham Thi Thanh Hoai	134/134	100%	
7	Mr. Nguyen Duc Thanh (1)	46/46	100%	
8	Mr. Masahiko Oki	134/134	100%	
9	Mr. Masashige Nakazono	134/134	100%	
10	Ms. Nguyen Thi Bac	134/134	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 the first half of 2022 is 134, including in-person meetings and 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 supervision plan or the extraordinary supervision, the BoD conducts 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 report, Board Members, Committees under the BoD shall prepare their report on supervision results and send it 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 CEO/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; *(vi)* developments and situation of the COVID-19 epidemic, measures and effectiveness in disease prevention and control in the new period; and *(vii)* business plan in the coming months. The CEO/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 CEO/Deputy CEO in-charge of the BoM developed and implemented specific tasks to each BoM member; instructed, assigned business targets and tasks to each Division/Department/Board to implement, reported fully and promptly in writing to the BoD on the results of the assigned tasks and rights. In the first 6 month of 2022, the BoM focused on implementing programs and action plans in line with objectives of the Mid-Term Business Plan, promoting comprehensive digital transformation in all aspects of the bank's

business operations, accelerating channel switching and improving efficiency of traditional channels, improving access to banking services, products and services for businesses and individuals, thereby promoting the development of the digital economy and approaching international practices. 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, ensuring effective implementation of business activities, improving 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. VietinBank's BoD will promote comprehensive inspection and supervision activities in all areas of operation and continue to strictly and effectively implement regulations on supervisory 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 the first 6 months of 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 the first 6 months of 2022, the HR Committee advised the BoD to consolidate the high-ranking positions, namely: additional election of a Board Member and promotion of 3 Deputy General Directors; consolidation of Head/Deputy Head of Division (Office of the Board of Directors, Corporate Banking Division, Purchasing and Asset Management Division, Operating Division); supplement personnel under the authority of the BoD at Head Office, branches, subsidiaries and non-business units to ensure compliance with the regulations and procedures of VietinBank. At the same time, HR Committee advised the BoD in recruiting management positions at VietinBank (Director, Deputy Director, Head/Deputy Head of Departments at the Head Office). Regarding organizational structure model, in the first half of 2022, HR Committee advised and assisted the BoD in completing and consolidating the Cash & Vault Department as well as Finance Division; completed the transformation of the model of Card Center, Finance Division, Marketing and Communication Division, Banca Unit under Retail Banking Division and IT Division.
- **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 advisory contents proposed to the BoD regarding approval of policies and orientations related to risk management policies, adjusting appropriate risk appetite and credit authority from time to time. In the first 6 months of 2022, the RMC actively advised the BoD on significant risk management policies, guidelines and directions such as: strict control of compliance with Risk appetite, Risk limit; 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 so that the BoD had timely orientations and instructions for the BoM and business units, 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.

- **Policy Committee:** With the orientation of streamlining policy documents for users, based on the orientation of the Steering Committee for restructuring VietinBank's policy document system, since the end of 2021, the policy committee has directed the focal points for promulgating/managing policy documents, reviewing the system of current policy documents. In addition, combined with the reference to the system of policy documents of other credit institutions to assess the strengths and weaknesses of VietinBank's system of policy documents, the Policy Committee proposed and being approved by the BoD the plan to restructure the policy document. The plan to restructure the policy document was approved by the BoD on the principle of streamlining the quantity, streamlining the content, improving the quality of the document, ensuring its user-oriented characteristic, especially customer-oriented. At the same time, the BoD requested to continue researching and applying information technology, towards digital transformation in the promulgation of policy documents to shorten the time and reduce manual operations. The content of the implementation plan as well as the implementation roadmap were disseminated by the policy committee to each relevant department for deployment. In addition, to ensure the progress of the implementation of the plan, the Policy Committee regularly monitors the implementation progress as well as the promulgation quality of the promulgating focal units, ensuring the effectiveness of the plan.

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

**III. BOARD OF SUPERVISORS**

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

In the first 6 months of 2022, VietinBank's Board of Supervisors did not have any changes in personnel. As of 30/06/2022, 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 the first 6 months of 2022, the Board of Supervisors held 8 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	8/8	100%	100%	
2	Ms. Nguyen Thi Anh Thu	8/8	100%	100%	
3	Ms. Pham Thi Thom	8/8	100%	100%	

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

In the first 6 months of 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 Board of Supervisors supervised the BoD and the BoM regarding compliance with the Law and VietinBank Charter in governance, the implementation of Resolutions of the GMS. In general, the governance and management activities of the BoD and the BoM complied with the provisions of the Law on Credit Institutions, VietinBank's Charter and were implemented in accordance with the business orientation and objectives approved by the GMS.

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

- Supervising business activities and compliance with the provisions of law and VietinBank's Charter in management and governance of the Bank; the implementation of GMS resolutions;
- 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.

### 3.1. Supervising business operations, compliance with provisions of law and VietinBank's Charter in governance and management of VietinBank; and implementing resolutions of the GMS

The Board of Supervisors carried out regular and continuous monitoring activities through the following specific actions:

- ***Supervise the implementation of resolutions of the GMS, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings:*** The Board of Supervisors regularly monitored the implementation of resolutions of the GMS, attended and 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.
- **Operations of internal audits:** The Board of Supervisors directed the Internal Audit Department to conduct audits by units and by topics, reviewed compliance with legal regulations, internal mechanisms/policies/regulations on high-level supervision, internal control and risk management, determine existence, limitations and causes. Thereby, the Board of Supervisors proposed and recommended to competent authorities to handle shortcomings and limitations.

### **3.2. Updating list of affiliated persons**

Updating the list of affiliated persons of the BoD members, Board of Supervisors members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank was carried out by the Board of Supervisors periodically on the basis of coordination and information exchange with the Secretariat to the BoD and Investor Relations. The updated results showed that VietinBank's list of affiliated persons in the first 6 months of 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 and appointment of new Deputy General Directors of the BoM. 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.

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

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

In the first 6 months of 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. High-level direction and supervision of Internal Audit Department's operations**

In the first 6 months of 2022, the Board of Supervisors regularly directed and supervised the Internal Audit Department's activities according to the approved functions, tasks and plans. The high-level supervision of the Internal Audit Department was implemented through the role of the Person-in-charge in each internal audit team, thereby controlling the quality of audit activities, ensuring compliance with

professional ethical standards as well as assessing the achievements/limitations of the Internal Audit Department to promptly draw experience through each audit team.

**5. 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 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.

**6. Other activities of the Board of Supervisors**

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 2021 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 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. Masahiko Oki	02/08/1971	Bachelor of Arts in Business and Commerce	Appointed on 23/05/2020
9	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 the first 6 months of 2022, VietinBank's BoD, Board of Supervisors, BoM and Directors of Head Office departments/divisions as well as Branches attended 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 domestic and international practices to continuously improve, acquire, select and apply in practical situations of VietinBank's operation.

Below are several courses that VietinBank's senior leaders and managers attended in the first 6 months of 2022:

STT	Course name	Course duration	Number of senior leaders participated
1	Training to apply lean six sigma improvement method	2 sessions	3 people

2	Seminar and training on "Improving risk management capacity for Branch Directors"	2 sessions	5 people
3	Workshop on Capital Market	2 sessions	1 people
4	Real estates market situation in 2022 - expert perspective and impacts on VietinBank	2 sessions	3 people
5	New State Laws and Decrees on capital construction investment management	4 sessions	1 people
6	International Integration Overview	2 sessions	4 people
7	Summary of applicability of the course "Practical Stress Management, Listen to Connect" (Well being)	2 sessions	5 people
8	Customer Experience	4 sessions	1 people
9	Mentoring Power	2 sessions	2 people

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)*

*h*

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

IX. OTHER SIGNIFICANT ISSUES (*None*)

Recipients: ✓

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

**LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BOARD OF DIRECTORS**

*(signed and sealed)*

**Tran Minh Binh**

**APPENDIX 01**  
**LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS**  
*(For the first half of 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%

No.	Resolution No.	Date of issue	Contents	Approval rate
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%
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%

No.	Resolution No.	Date of issue	Contents	Approval rate
37	068/NQ-HĐQT-NHCT2.1	25/02/2022	Approval of the implementation of emulation programs to promote business activities in 2022	100%
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%

No.	Resolution No.	Date of issue	Contents	Approval rate
59	101/NQ-HĐQT-NHCT2.1	30/03/2022	Approval of the Deposit Framework Contract in VND with MUFG Bank - Hochiminh City Branch	100%
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%

No.	Resolution No.	Date of issue	Contents	Approval rate
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%
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%

No.	Resolution No.	Date of issue	Contents	Approval rate
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%
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%

No.	Resolution No.	Date of issue	Contents	Approval rate
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%
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%

**APPENDIX 02 (Disclosure)**  
**LIST OF AFFILIATED PERSONS OF VIETINBANK**  
*(For the first half of 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
<b>I- Affiliated persons - Members of the Board of Directors:</b>											
1	Tran Minh Binh		Chairman of BoD Legal Representative					08/12/2018		- Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD dated 08/12/2018; - Appointed Chairman of BoD for term 2019-2024 since 07/09/2021 under Resolution 1368/NQ-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person
2	Tran Van Tan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
3	Le Thanh Tung		Board member					03/11/2021		- Appointed BoD member under 2021 EGM Resolution No. 24/NQ-DHDCD dated 03/11/2021;	Internal person
4	Tran Thu Huyen		Board member					24/07/2014		- Appointed BoD member under 2014 EGM Resolution No.999/NQ-DHDCD on 24/07/2014; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
5	Nguyen The Huan		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
6	Pham Thi Thanh Hoai		Board member					23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHDCD dated 23/04/2019.	Internal person
7	Nguyen Duc Thanh		Board member					29/04/2022		- Appointed BoD member under 2022's AGM Resolution No. 25/NQ-DHDCD dated 29/04/2022.	Internal person
8	Masahiko Oki		Board member Deputy CEO					23/05/2020		- 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
<b>II- Affiliated persons - Members of the Board of Management</b>											
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 Center					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	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
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

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
<b>IV- Affiliated person - Chief Accountant</b>											
1	Nguyen Hai Hung		Chief Accountant					01/06/2011		- Appointed Chief Accountant under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank BoD. - Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 and Decision No. 586/QD-HDQT-NHCT1.2 dated 25/05/2021 of VietinBank BoD.	Internal person
<b>V- Affiliated person - Head of Finance Division:</b>											
1	Nguyen Bao Thanh Van		Head of Finance Division					10/11/2021		- Appointed Head of Finance Division under Decision No. 1168/QD-HDQT-NHCT1.2 dated 08/11/2021 of VietinBank BoD.	Internal person
<b>VI - Affiliated persons - Person in charge of Corporate Governance cum Company Secretary</b>											
1	Duong Van Quan		Chief of Office of the BoD cum Person in charge of Corporate Governance					02/12/2021		- Appointed Person in charge of Corporate Governance under Resolution No. 483/QD-HDQT-NHCT2.1 dated 02/12/2021 by VietinBank BoD .	Internal person
<b>VII- Subsidiaries</b>											
1	VietinBank Insurance Joint Stock Company							12/12/2002			Subsidiary
2	VietinBank Gold and Jewellery Trading Company Limited							25/11/2010			Subsidiary
3	VietinBank Money Transfer Company Limited							06/10/2011			Subsidiary
4	VietinBank Asset Management Company Limited							20/07/2010			Subsidiary
5	VietinBank Fund Management Company Limited (VietinBank Capital)							26/10/2010			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
6	VietinBank Leasing Company Limited							26/01/1998			Subsidiary
7	VietinBank Security Joint Stock Company							01/09/2000			Subsidiary
8	VietinBank Laos Ltd.							31/07/2015			Subsidiary
<b>VIII - Affiliated company</b>											
1	Indovina Bank							29/10/1992			Associated company
<b>IX - Major shareholder, strategic shareholder</b>											
1	The State Bank of Vietnam	-						03/07/2009			State shareholder, major shareholder
2	MUFG Bank, Ltd.	-						14/05/2013		Report on ownership of major shareholder was publicly disclosed at the link: <a href="https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011">https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011</a>	Major shareholder, strategic shareholder

APPENDIX 03 (Disclosure)

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

(For the first half of 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			- 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			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			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.	
4	MUFG Bank, Ltd. - Hanoi/HCMC Branch	Major shareholder			- Limit contract for FX transactions: 25/03/2022 - Limit contract for interbank MM transactions: 25/03/2022	Resolution No. 085/NQ-HĐQT-NHCT.1 dated 11/03/2022	Approved the limit contracts for transactions on the interbank market with MUFG Bank – Hanoi/Ho Chi Minh City Branch. Limit contracts for transactions on the interbank market is without detailed value.	
5	MUFG Bank, Ltd. - HCMC Branch	Major shareholder			31/03/2022	Resolution No. 101/NQ-HĐQT-NHCT.1 dated 30/03/2022	Approved the Deposit Framework Contract in VND with MUFG Bank - Hochiminh City Branch (a major shareholder of VietinBank). Details of contract value are not disclosed under Confidentiality provisions.	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD (if any, specify date of issue)	Content, quantity, total value of transaction	Note
6	VietinBank Laos Ltd.	Subsidiary			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			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			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.	
9	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			Contract not signed yet. Depending on the need of both parties	Resolution No. 170/NQ-HĐQT-NHCT2.1 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			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.	

APPENDIX 04 (Disclosure)

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

(For the first half of 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.			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.			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.			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.	-	

APPENDIX 05 (Disclosure)  
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS  
(For the first half of 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
<b>I- Affiliated persons of BoDs' members</b>										
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%	
<b>3</b>	<b>Le Thanh Tung</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
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%	
<b>4</b>	<b>Tran Thu Huyen</b>		<b>Board member</b>					<b>51,844</b>	<b>0.00108%</b>	
4.01	Tran Dinh Mao		Father					0	0%	
4.02	Hoang Thi Ngan		Mother					0	0%	
4.03	Nguyen Huu Vuong		Father - in - law					0	0%	
4.04	Nguyen Thi Van Huong		Mother - in - law					0	0%	
4.05	Nguyen Huu Phuong		Husband					0	0%	
4.06	Nguyen Huu Duy Hoang		Son					0	0%	
4.07	Nguyen Lam Tam Anh		Daughter					0	0%	Childhood No ID
4.08	Nguyen Huu Tho		Son					0	0%	Childhood No ID
4.09	Tran Duc Minh		Brother					0	0%	
4.10	Luong Thanh Chuyen		Sister - in - law					0	0%	
4.11	Tran Tien Duy		Brother					26	0.000001%	
4.12	Tran Thi Hong Hanh		Sister - in - law					0	0%	
<b>5</b>	<b>Nguyen The Huan</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
5.01	Nguyen The Hung		Father					0	0%	
5.02	Chu Thi Dao		Mother					0	0%	
5.03	Nguyen Ngoc Chuong		Father - in - law							Passed away
5.04	Dang Thi Lien		Mother - in - law					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
5.05	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					72	0.000001%	
<b>6</b>	<b>Pham Thi Thanh Hoai</b>		<b>Board member</b>					<b>118</b>	<b>0.000002%</b>	
6.01	Pham Tien Hung		Father					0	0%	
6.02	Nguyen Thi Nhuan		Mother					0	0%	
6.03	Pham Thi Thanh Huyen		Sister					0	0%	
6.04	Huynh Duc Thang		Brother - in - law					0	0%	
6.05	Pham Thi Thuy Hang		Sister					0	0%	
6.06	VietinBank Laos Limited		Chairwoman of BoD					0	0%	
<b>7</b>	<b>Nguyen Duc Thanh</b>		<b>Board Member</b>					<b>0</b>	<b>0%</b>	
7.01	Nguyen Tuyen		Father					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%	
<b>8</b>	<b>Masahiko Oki</b>		<b>Board member Deputy CEO</b>					<b>0</b>	<b>0%</b>	
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%	
<b>9</b>	<b>Masashige Nakazono</b>		<b>Board member</b>					<b>0</b>	<b>0%</b>	
9.01	Masamichi Nakazono		Father					0	0%	Driving license
9.02	Tomoko Nakazono		Mother					0	0%	Driving license
9.03	Masataka Tsuji		Father - in - law					0	0%	
9.04	Sumiko Tsuji		Mother - in - law					0	0%	
9.05	Tomomi Nakazono		Wife					0	0%	
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
<b>10</b>	<b>Nguyen Thi Bac</b>		<b>Independent Board member</b>					<b>0</b>	<b>0%</b>	
10.01	Nguyen Gia Han		Father					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%	
<b>II- Affiliated persons of Board of Management's members</b>										
<b>1</b>	<b>Nguyen Hoang Dung</b>		<b>Deputy CEO In-charge of BoM</b>					<b>1,321</b>	<b>0.000027%</b>	

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
1.01	Nguyen Van Dong		Father					0	0%	
1.02	Tran Thi Xua		Mother					0	0%	
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	0.000003%	
1.17	Mai Kim Loan		Sister - in - law					0	0%	
2	<b>Masahiko Oki</b>		<b>Board member Deputy CEO</b>					0	0%	
<i>((Please refer to Section I.8))</i>										
3	<b>Tran Cong Quynh Lan</b>		<b>Deputy CEO Head of IT Center</b>					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%	
3.12	Tran Cong Bao Phung		Brother					0	0%	
3.13	Tran Kanako		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
3.14	Tran Kim Quynh Tien		Sister					0	0%	
<b>4</b>	<b>Nguyen Dinh Vinh</b>		<b>Deputy CEO</b>					<b>0</b>	<b>0%</b>	
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							
<b>5</b>	<b>Le Nhu Hoa</b>		<b>Deputy CEO</b>					<b>27,692</b>	<b>0.000576%</b>	
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%	
<b>6</b>	<b>Le Duy Hai</b>		<b>Deputy CEO</b>					<b>20,000</b>	<b>0.000416%</b>	
6.01	Le Duy Giao		Father					0	0%	
6.02	Le Thi Hiep		Mother					0	0%	
6.03	Le Duy Duc Minh		Son					0	0%	
6.04	Le Duy Duc Anh		Son					0	0%	
6.05	Le Thi Huong		Sister					0	0%	
6.06	Dam Trong Thang		Brother-in-law					0	0%	
6.07	Le Thi Hoang		Sister					0	0%	
6.08	Hoang Viet Phuong		Brother-in-law					0	0%	

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
7	<b>Nguyen Tran Manh Trung</b>		<b>Deputy CEO</b>					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	<b>Hoang Ngoc Phuong</b>		<b>Deputy CEO</b>					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 Phuong Yen		Sister					0	0%	
8.08	Ta Viet Bac		Brother-in-law					0	0%	
<b>III- Affiliated persons of Members of the Board of Supervisors</b>										
1	<b>Le Anh Ha</b>		<b>Head of the Board of Supervisors</b>					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	<b>Nguyen Thi Anh Thu</b>		<b>Member of the Board of Supervisors</b>					36	0.000001%	
2.01	Nguyen Van Thang		Father					0	0%	Passed away
2.02	Bui Thi My		Mother					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
2.03	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%	
<b>3</b>	<b>Pham Thi Thom</b>		<b>Member of the Board of Supervisors</b>					<b>0</b>	<b>0%</b>	
3.1	Pham Can		Father							Passed away
3.2	Pham Thi Khuya		Mother					0	0%	
3.3	Kim Ngoc		Father - in - law							Passed away
3.4	Nguyen Thi My		Mother - in - law							Passed away
3.5	Kim Duc Cuong		Husband					0	0%	
3.6	Kim Duc Minh		Son					0	0%	
3.7	Kim Huong Thao		Daughter					0	0%	
3.8	Pham Anh Tuan		Brother					0	0%	
3.9	Dao Thi Hien		Sister-in-law					0	0%	
3.10	Pham Thi Hoa		Sister							Passed away
3.11	Dinh Dang Dinh		Brother-in-law					0	0%	
3.12	Pham Ngoc Chung		Brother					0	0%	
3.13	Nguyen Thi Hoa		Sister-in-law					0	0%	
3.14	Pham Tien Thuc		Brother					0	0%	
3.15	Nguyen Thuy Hai		Sister-in-law					0	0%	
3.16	Pham Van Tan		Brother					0	0%	
3.17	Vu Thi Nguyet		Sister-in-law					0	0%	
3.18	Pham Ngoc Thanh		Brother					0	0%	
3.19	Nguyen Thi Oanh		Sister-in-law							Passed away
3.20	Pham Thi Ngo		Sister					0	0%	
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%	
<b>IV- Affiliated persons of Chief Accountant</b>										
<b>1</b>	<b>Nguyen Hai Hung</b>		<b>Chief Accountant</b>					<b>24,894</b>	<b>0.000518%</b>	
1.01	Nguyen Minh Chau		Father							Passed away

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
1.02	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%	
<b>V- Affiliated persons of Head of Finance Division:</b>										
<b>1</b>	<b>Nguyen Bao Thanh Van</b>		<b>Head of Finance Division</b>					<b>16,453</b>	<b>0.000342%</b>	
1.01	Nguyen Quoc Bao		Father							Passed away
1.02	Nguyen Thi Thanh		Mother					0	0%	
1.03	Nguyen Bao Ha		Sister					0	0%	
1.04	Nguyen Minh Thanh		Brother-in-law					0	0%	
1.05	Nguyen Thi Van Anh		Sister					646	0.000013%	
1.06	Nguyen Duong Khoa		Brother-in-law					0	0%	
<b>VI- Affiliated persons of Person in charge of Corporate Governance cum Company Secretary</b>										
<b>1</b>	<b>Duong Van Quan</b>		<b>Person in charge of Corporate Governance</b>					<b>0</b>	<b>0%</b>	
1.01	Duong Van Long		Father					0	0%	
1.02	Bui Thi Lap		Mother					0	0%	
1.03	Nguyen Xuan Thinh		Father-in-law					0	0%	
1.04	Duong Thuy Nguyet		Mother-in-law					0	0%	
1.05	Nguyet Nguyet Anh		Wife					0	0%	
1.06	Duong Quoc Bao		Son					0	0%	Childhood No ID
1.07	Duong Minh Hung		Son					0	0%	Childhood No ID
1.08	Duong Van Xuan		Brother					0	0%	
1.09	Nguyen Thi Thuy		Sister-in-law					0	0%	
1.10	Duong Thi Hoa		Sister					2,500	0.000052%	
1.11	Tran Huy Giang		Brother-in-law					0	0%	