VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE	**THE SOCIAL REPUBLIC OF VIETNAM**
No: 121 /HĐQT-NHCT-VPHĐQT1	**Independence – Freedom - Happiness**
Re: Disclosure of Corporate Governance Report FY2023	*Hanoi, January 30th, 2024*

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 FY2023.

3. This information is announced on the electronic website of VietinBank on January 30th, 2024 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 FY2023.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

Tran Minh Binh

VIETNAM JS COMMERCIAL BANK FOR INDUSTRY & TRADE	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No: 120 / BC-HĐQT-NHCT-VPHĐQT1	*Hanoi, January 30th, 2024*

TRANSLATION

REPORT ON CORPORATE GOVERNANCE

(Full year 2023)

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

Company name	:	**Vietnam JS Commercial Bank for Industry & Trade**
Address of Head Office	:	No. 108 Tran Hung Dao Str., Hoan Kiem District, Hanoi
Telephone	:	+84 24 3942 1030
Fax	:	+84 24 3941 2637
Email	:	investor@vietinbank.vn
Charter capital	:	53,699,917,480,000 VND
Ticker symbol	:	CTG
Governance model	:	General Meeting of Shareholders, Board of Directors, Board of Supervisors and CEO
The implementation of internal audit	:	Implemented

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

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

No.	Resolution	Date	Content
			prepared in accordance with Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions as at 31st December, 2022 and for the period ranging from 01st January, 2022 to 31st December, 2022; 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; 6. Profit Distribution Plan for 2022 which VietinBank was submitting to competent State Authority for approval; 7. The maximum remuneration in 2023 for the Board of Directors and Supervisory Board is equal to 0.25% of VietinBank's 2023 profit after tax. In case of additional members of the Board of Directors and members of the Supervisory Board, GMS authorizes VietinBank's BoD to decide on additional remuneration based on the actual number of members of the BoD and members of the Board of Supervisors in accordance with Regulation on VietinBank's salary payment; 8. The revised contents and full text consolidate VietinBank's Regulations on internal governance and VietinBank BOD's Regulations on Organization and Operation in accordance with the content stated in the Proposal regarding amendment to Regulations on Internal Governance and Regulations on Organization and Operation of VietinBank BOD and the Appendixes attached to the Resolution of the 2023 Annual GMS No. 26/NQ-DHĐCD dated April 21, 2023; 9. The listing of VietinBank's public offering bonds issued in 2023 on Hanoi Stock Exchange after closing

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No.	Resolution	Date	Content
			the offerings; 10. Plan to increase charter capital through the shares issuance to pay dividend from the remaining profits in 2021 and the remaining profits accumulated until the end of 2016 which VietinBank is submitting to the competent State Agency; 11. VietinBank personnel for the term 2019-2024: *(i)* Dismissal of the position of Member of the VietinBank's BoD for the term 2019-2024 for Mr. Masahiko Oki at the request of MUFG Bank, from June 2, 2023; *(ii)* Additional election of Mr. Koji Iriguchi - Co-Head of Financial Planning & Management Department of Finance Division and Co-Head of Strategy & Change Management Department of VietinBank's BOD office to the VietinBank's BOD for the term 2019 - 2024, from June 2, 2023.

II. BOARD OF DIRECTORS

1. Information on members of the BoD

No	BoD members	Position	Date becoming/ceasing to be BoD member	
			Date of appointment	Date of dismissal
1	Mr. Tran Minh Binh	Chairman of the BoD, Legal Representative	Appointed BoD member on 08/12/2018; Appointed Chairman of BoD on 07/09/2021.	
2	Mr. Tran Van Tan	Board member	23/04/2019	
3	Mr. Le Thanh Tung	Board member	03/11/2021	
4	Ms. Tran Thu Huyen	Board member	24/07/2014	
5	Mr. Nguyen The Huan	Board member	23/04/2019	
6	Ms. Pham Thi Thanh Hoai	Board member	23/04/2019	
7	Mr. Nguyen Duc Thanh	Board member	29/04/2022	
8	Mr. Masahiko Oki	Board member cum Deputy CEO	23/05/2020	02/06/2023
9	Mr. Masashige Nakazono	Board member cum Deputy CEO	02/06/2023	

No	BoD members	Position	Date becoming/ceasing to be BoD member	
			Date of appointment	Date of dismissal
10	Ms. Nguyen Thi Bac	Board member	16/04/2021	

Notes:

- *From 01/01/2023 to the end of 01/06/2023: VietinBank's BoD for the term of 2019-2024 includes **10** members: Mr. Tran Minh Binh – Chairman of the BoD, Mr. Tran Van Tan – Board member, Mr. Le Thanh Tung – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Nguyen Duc Thanh - Board member, **Mr. Masahiko Oki – Board member cum Deputy CEO**, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.*
- *From 02/06/2023 to the end of 31/12/2023: VietinBank's BoD for the term of 2019-2024 includes **10** members: Mr. Tran Minh Binh – Chairman of the BoD, Mr. Tran Van Tan – Board member, Mr. Le Thanh Tung – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Nguyen Duc Thanh - Board member, **Mr. Koji Iriguchi – Board member cum Deputy CEO**, Mr. Masashige Nakazono – Board member and Ms. Nguyen Thi Bac – Independent Board member.*
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2. Meetings of the BoD

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

No	BoD member	Number of meetings attended	Percentage	Reasons for absence
1	Mr. Tran Minh Binh - Chairman of the BoD	339/339	100%	
2	Mr. Tran Van Tan - Board member	339/339	100%	
3	Mr. Le Thanh Tung - Board member	339/339	100%	
4	Ms. Tran Thu Huyen - Board member	338/339	99,7%	Personal reasons
5	Mr. Nguyen The Huan - Board member	339/339	100%	
6	Ms. Pham Thi Thanh Hoai - Board member	339/339	100%	
7	Mr. Nguyen Duc Thanh - Board member	338/339	99,7%	Personal reasons
8	Mr. Masahiko Oki - Board member cum Deputy CEO *(1)*	139/339	41%	Neither participating in BoD's meetings

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No	BoD member	Number of meetings attended	Percentage	Reasons for absence
				nor giving written opinions since June 2, 2023 (no longer being a Board member)
9	Mr. Masashige Nakazono - Board member	339/339	100%	
10	Ms. Nguyen Thi Bac - Independent Board member	339/339	100%	

Notes:

(1) Mr. Masahiko Oki attended BoD meetings and has given written opinions from 01/01/2023 to the end of 01/06/2023.

(2) Mr. Koji Iriguchi attended BoD meetings and has given written opinions since 02/06/2023 (start being a BoD member).

- *The total number of meetings of the BoD in 2023 is 339, including 11 in-person meetings and 328 times of written opinions.*
- *Mr. Masahiko Oki and Mr. Koji Iriguchi: were a residential Board members, **(i)** attended all BoD's in-person meetings and **(ii)** gave written opinions to the BoD.*
- *Mr. Masashige Nakazono: is non-residential Board member, **(i)** attended some BoD's in-person meetings and **(ii)** gave written opinions to the BoD.*

3. Supervision by the BoD over the BoM

Supervisory activities of the BoD over the BoM are carried out in accordance with the Regulations on supervisory activities of the BoD. Accordingly, Board Members, Committees under the BoD and the Supervisory Delegation help 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.

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The inspection and supervision of the BoD in 2023 were extensively implemented, contributing to improving the effectiveness of high-level supervision at VietinBank. In 2023, the BoD deployed **11** supervisory topics in the Bank's key activities including: ***(i)*** credit approval activities at head office and restructuring the credit portfolio of the entire system; ***(ii)*** efficiency of capital balance and financial management; ***(iii)*** CASA efficiency, non-interest income, cross-selling and ecosystem exploitation; ***(iv)*** online lending activities; ***(v)*** priority customer activities; ***(vi)*** recovery from written-off debt; ***(vii)*** service quality; ***(viii)*** supervision of head of units by assessments; ***(ix)*** labor productivity; ***(x)*** construction, procurement and asset management; (xi) operations of branches in each region. Accordingly, each Board member was assigned to carry out supervision in terms of topics, reporting to BoD on a monthly basis or according to specific requirements in the supervision plan.

At monthly meetings of the BoD, the Deputy CEO in-charge of the BoM, on behalf of the BoM of VietinBank, fully reports on VietinBank's operational fields, outstanding activities in the month regarding: ***(i)*** interest rate policy, programs of growth promotion; ***(ii)*** products and services; ***(iii)*** customer support; ***(iv)*** internal control inspection; ***(v)*** risk management (RM), debt recovery handling; and ***(vi)*** business plan for the following months. The Deputy CEO in-charge of the BoM also reports the progress and results of implementing the Resolutions of the GMS, the resolutions, decisions, and directions of the BoD or reports at the request of the Chairman of the BoD, BoD members, committees under the BoD, reports on topics at the request of the BoD to serve the BoD 's supervision activities; the implementation of risk control limits, proposed measures when the limit(s) are at risk of being exceeded or the risk of unexpected material risks arising, and proposed issues to the BoD.

Through monitoring activities of the BoD, it proves that the BoM has always promptly reported and received the directions of the BoD and organized to fully and effectively implement these contents throughout the system together with the tasks according to their assigned functions. Based on the orientation of the BoD with important strategic goals in VietinBank's Mid-term Business Plan (MTBP) 2021-2023, 10-year development strategy 2021-2030, Vision to 2045 that were approved by the BoD, the Deputy CEO in-charge of the BoM developed and implemented specific tasks to each BoM member; instructed, assigned business targets and tasks to each Division/Department/Board to implement; reported fully and promptly in writing to the BoD on the results of the assigned tasks and rights. In the first six months of 2023, the BoM focused resources on implementing business and key fundamentals, restructured capital mobilization terms while promoting CASA growth, credit growth on the basis of risk control and credit portfolio quality; using cost effectively, prioritizing costs directly towards business activities and digital transformation; continued to strongly and comprehensively restructure all aspects of operations (human resources, network, information technology capacity, service quality, labor productivity,...). In addition, the BoD also reviewed and consolidated the system of internal management mechanisms, regulations, and policy documents of VietinBank in a streamlined and coherent manner, to ensure effectiveness in business activities while improving competitiveness and strictly controlling material risks.

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

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

4. Activities of the BoD's committees

VietinBank has **07 committees under the BoD**, namely Human Resource (HR) Committee, Risk Management Committee (RMC), Policy Committee, Strategy Committee, Asset-Liability (ALCO) Committee, Information Technology (IT) Committee and Service Quality (SQ) Committee. The establishment of these Committees complied with the regulations of the SBV and the provisions of law. The BoD assessed that in 2023, the Committees worked closely with relevant departments and units to fully, timely and effectively carry out their functions and duties according to their Regulations on Organization and Operation issued by the BoD respectively. Thereby, the Committees under the BoD helped the BoD to enhance the effectiveness of governance, the effectiveness of supervisory activities of the BoD towards units and individuals under the supervision of the BoD in the VietinBank system. Specific results are as follow:

- **HR Committee**: is an advisory and assisting agency for the BoD on dealing with issues under the BoD's authority in developing HR policies, recruiting, and arranging titles under the BoD's authority; assisting the BoD in supervising the implementaion of HR mechanism and policies as well as HR management activities of VietinBank. In 2023, HR Committee advised and assisted the BoD as follows: *(i)* consolidating the organizational model of the Divisions/Departments/Boards associated with implementing the Bank's development strategy, including consolidating the Financial Solution Center model and terminating the operations of the Business Promotion Department; establishing Debt Management & Handling Center to specialize and support Branches in focusing resources to promote business, especially for large-sized and complex debts; establishing sales units of the Customer Service Center (Contact Center) in Thai Nguyen and business units in Vinh Phuc of Hanoi Cash Management Center to improve the quality of customer services, reduce operational costs and pull down operational load at the branches; *(ii)* implementing projects to streamline, innovate, improve the quality of VietinBank's personnel and achieving a number of results according to the roadmap. Until now, no legal risk issues related to personnel review and classification have been recorded *(iii)* consolidating personnel comprehensively under the authority of the BoD at units in the VietinBank system while ensuring compliance with VietinBank's regulations and procedures; *(iv)* innovating comprehensively the policy system of human resources and salary; *(v)* continuing to recruit managers on a large scale with many breakthrough points (recruiting positions of Director, Deputy Director, Head/Deputy of HO Department, CEO, Deputy CEO of affiliated subsidiaries). In 2024, HR Committee will continue to advise and help the BoD effectively implement the projects of streamlining, innovating, and improving the quality of VietinBank's human resources; while continuing to reform human resources and salary policies, consolidating the organizational and human resource model under the authority of the BoD to ensure compliance with regulations.
- **RMC:** According to the regulations on organization and operation of the RMC, the RMC holds quarterly meetings/discussions and extraordinary meetings to discuss and agree on the contents of advice and proposals to the BoD in risk management. In 2023, the RMC actively advised the BoD on several risk management policies, guidelines and directions such as: *(i)* Credit orientation; *(ii)* Controlling stricly compliance with risk appetite and credit growth ceiling of the State Bank (SBV); *(iii)* Strengthening measures to control potentially risky transactions in core operations, ensuring the safety of banking operations; *(iv)* Adding measures to control technology risks; *(v)* Reviewing additional tools to control transactions related to embargo and sanctions against Russia; *(vi)* Researching and implementing risk management methods according to regional and international

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practices. At the same time, RMC participated in the discussion of Vietnamese commercial banks on activities of risk management committee at Vietnamese commercial banks: Sharing about the current situation of operational risk management, coordination among commercial banks, state management agencies and solutions to improve the efficiency of performance of operational risk management at commercial banks. Based on monitoring the risk status developments at VietinBank, RMC has proposed and recommended to the BoD many important contents on risk management, ensuring the safety and effectiveness of VietinBank's business operations in compliance with law regulations in the context that the economy is still facing many disadvantages both externally (internationally, regionally in many fields including economics, politics, military) and internally (market fluctuations in bond, stock and real estate markets as well as continuing difficulties from the serious crisis period caused by the Covid-19 pandemic). Concurrently, RMC advised the BoD to implement key projects related to risk management activities, help to minimize risks and maximize profits with the target to achieve safe, effective and sustainable business growth. In the coming time, RMC will continue to promote and enhance its role in advising the BoD in implementing initiatives to reach advanced international practices in risk management; strengthen supervision of the implementation of the direction of RMC to ensure effective implementation of risk prevention measures with timely response and maintenance of safe and effective business operations in the face of economic turmoil.

- **Policy Committee**: is the agency that advises and assists the BoD in ensuring the suitability, completeness, and synchronization of VietinBank's Policy Documents (VBCS). In 2023, the CS Committee focused on: *(i)* Monitoring the progress of adopting policy documents according to the restructuring plan of the operational blocks, urging implementation according to the schedule approved by the BoD; at the same time, directly reviewing and evaluating proposals to adjust restructuring plans of the units to promptly advise and report to the BoD; *(ii)* Updating changes in legal regulations (Law on Prevention and Combat of Money Laundering 2022; Circular 06/2023/TT-NHNN, Decree 13/2023/ND-CP...), changing market trends in digitalization and changes related to risk control at VietinBank to advise the BoD to implement timely adjustments to VBCS, ensuring to promote VietinBank's business activities and comply with legal regulations; *(iii)* Advising the BoD to guide the BoM to complete the centralized policy documents storage and lookup tool, ensuring the completeness of documents as well as the security of VietinBank's policy documents. In 2024, the Committee will continue to supervise units to complete the VBCS restructuring plan and develop plans and implement a comprehensive review of processes in the VietinBank system in accordance with customers with the aim to improve customer experience, minimize unnecessary operational steps, and ensure risk control.
- **Strategy Committee**: taking advisory role in assisting the BoD in formulating and supervising the implementation of VietinBank's strategies, medium-term plans, business plans and focal points to resolve bottlenecks in VietinBank's operations, thereby helping the BoD make timely decisions and directions. In 2023, Strategy Committee organized meetings, discussions, and assessments on the international and domestic macro environment (economic, policy, technology...), industry environment as well as internal environment that affect VietinBank's strategy and activities; evaluated the results of monitoring the implementation of focal topics in 2023 in both business and foundation aspects; identified groups of target customer; discusssed bottlenecks in the business model and advise the BoD on solutions. At the end of 2023, based on the VietinBank's 2024 business orientation and analysis of operations, Strategy Committee also discussed and agreed to recommend to the BoD to approve 10 focal topics for the entire year 2024 that cover important activities with a close link between business

and platform, between units and segments in the VietinBank ecosystem in the connection with initiatives of digital transformation. In addition, Strategy Committee also assisted the BoD in coordinating strategic implementation work in accordance with VietinBank's orientation and actual operations. In the coming time, the Committee will continue to promote and enhance its role in advising the BoD in monitoring and assessing the macroeconomic situation and impacts on banking operations; supervising the implementation of VietinBank's focal points and proposing solutions to promote the Bank's development pillars, including regular business activities associated with the digital transformation strategy and development of banking ecosystem - subsidiaries and sustainable finance.

- **ALCO Committee**: taking advisory role in assisting the BoD for the contents under the authority of the BoD in terms of Asset-Liability Management. In 2023, in the context of many turbulences in domestic and foreign financial markets, ALCO Committee advised the BoD in directing and supervising to: *(i)* effectively optimize the portfolio of assets and liabilities; *(ii)* closely monitor developments in the bank-wide risk index, advise the BoD on measures to manage liquidity risk, interest rate risk and market risk; *(iii)* guide VietinBank's interest rate policy for customers and internal capital transfer pricing policy, ensuring overall benefit of VietinBank. In the coming time, ALCO Committee will continue to closely monitor market developments to promptly advise the BoD to direct and implement measures to improve the efficiency of VietinBank's balance sheet, while ensuring risk control in compliance with internal regulations and regulations of management agencies.
- **IT Committee**: taking advisory role in assisting the BoD in terms of VietinBank's IT on VietinBank's IT-related content to ensure alignment with the Bank's business strategy while optimizing resources and managing IT risks effectively, including: *(i)* approving strategies and development plans of IT application, Board-level policy documents on IT activities, programs, investment plans, and annual procurement; (ii) monitoring and evaluating the implementation of tasks under the approval authority of the BoD and the effectiveness of IT operations. In 2023, along with the digital transformation project that the Bank is focusing on, the IT Committee hold regular meetings, organized discussions, analyzed, evaluated the supervision and promoted, thereby, reported and proposed to the BoD a number of contents on enterprise-related management of overall architecture, technological architecture, technology investment plan, capital plan 2024, IT human resources plan; digital transformation initiatives in technology, management responsibilities, effective supervision of asset use, etc. In the coming time, IT Committee will continue to enhance its advisory role to the BoD in directing and supervising the implementation of project initiatives regarding digital transformation in terms of technolgy; investment orientation and implementation of key technology projects; optimizing the exploitation/use of technologies to enhance VietinBank's core technological capacity, aiming to be the most trusted digital bank in Vietnam. In addition, IT Committee will also advise the BoD to develop and complete key policies in IT activities and improve the capacity of the IT team to respond to enormous changes in the business environment and trends of digital information.
- **SQ Committee**: SQ Committee is an agency that advises and assists the BoD in managing bank-wide service quality, improving capacity of operational foundation in link with the Bank's business strategy and sustainable development. The Committee focuses on research and advisory activities including: planning service quality, key issues, topics and standards of service quality as well as projects to innovate and improve service quality for VietinBank. In 2023, the Service Quality Committee organized regular meetings, reported the results of service quality assessment and quality management activities on all channels and customer contact points; analyzed the reasons; discussed and proposed

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solutions to solve existing problems, thereby reporting and recommending to the BoD some directions to improve customer-centric service quality and standardized quality management while promoting innovation and development in measurement activities in accordance with increasingly higher standards of the Bank. In 2024, SQ Committee will continue to enhance its advisory role to the BoD in orienting the development of comprehensive service quality management activities in all aspects (from sales quality, quality of products and services provided to customers, operational quality to customer care quality on all channels) while strongly applying IT and digital transformation in improving processes and procedures to enhance the experience of external and internal customers, promote the role of monitoring the implementation results of solutions to improve service quality, enhance customer satisfaction with VietinBank's products and services, thereby to promote business activities and build a brand image for the Bank.

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 2023, VietinBank's Board of Supervisors did not have any changes in personnel. As of 31/12/2023, the Board of Supervisors of VietinBank for the term 2019 – 2024 includes 3 following members:

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

2. Meetings of the Board of Supervisors

In 2023, the Board of Supervisors held 12 meetings to carry out work, discuss and give opinions on the contents within the scope of work, responsibilities and rights of the Board of Supervisors. Meeting attendance rate reached 100%, specifically:

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms. Le Anh Ha - Chief	12/12	100%	100%	
2	Ms. Nguyen Thi Anh Thu - Member (full time)	12/12	100%	100%	
3	Ms. Pham Thi Thom - Member (full time)	12/12	100%	100%	

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

In 2023, the Board of Supervisors implemented the tasks and rights set forth in VietinBank's Charter and Regulations on organization and operation of the Board of Supervisors. The Board of Supervisors supervised the BoD and BoM in compliance with the law, VietinBank's Charter in governance and the implementation of the Resolution of the GMS. In general, the management and administration activities of BoD and BoM have complied with the provisions of the Law on Credit Institutions, the Charter of VietinBank, implemented in accordance with the business orientation and objectives approved by the GMS.

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

- Supervising the BoD and CEO in the management and administration of VietinBank (including checking the rationality, legality, honesty and prudence in business management and administration; appraising the adequacy, legitimacy and truthfulness of the report on evaluation of the management of the BoD);
- High-level supervision for internal audit;
- Appraisal of VietinBank's six-month and annual financial statements (including checking the systematicity, consistency and suitability of accounting, statistical and financial statement preparation);
- Updating the list of major shareholders and affiliated persons of members of the BoD, the Board of Supervisors and the BoM of VietinBank;
- Reviewing contracts, transactions between VietinBank and related persons under the approval authority of the BoD or the GMS.

The results of several specific tasks are as follows:

3.1. Supervising the BoD and CEO in the management and administration of VietinBank

The Board of Supervisors has supervised the BoD and Deputy CEO in-charge of 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 2023 financial orientation and goals approved by the GMS. Based on the monitoring results, basically, the BoD and Deputy CEO in-charge of BoM directed and operated VietinBank's business activities in accordance with the objectives and complied with the provisions of the Law on Credit Institutions and the Bank's Charter. The Board of Supervisors carried out regular and continuous monitoring activities through the following specific actions:

- ***Supervise the implementation of resolutions of the GMS, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings:*** The Board of Supervisors regularly monitored the implementation of resolutions of the GMS, attended and expressed opinions at regular meetings of the BoD, briefings of the BoM. In these meetings, the Board of Supervisors gave independent opinion and views on business performance data (compared with targets assigned by the GMS); shortcomings, risks in business operations, governance and risk management of VietinBank, then, recommending solutions to help the BoD and BoM fulfill the plan assigned by the GMS and tasks need implementing to overcome shortcomings. At the same time, regarding issues that need attention and strengthened control, the Board of Supervisors made specific recommendations to improve operational efficiency.
- ***Review policy documents, BoD's resolutions:*** The Board of Supervisors assigned one member to review BoD's resolutions sent to the Board of Supervisors and several material policy documents issued by the BoD & the Deputy CEO in-charge of BoM that posed comprehensive impact on the Bank's operation. After reviewing, the Board of Supervisors found that the way to pass resolutions of the BoD had complied with the provisions of VietinBank's Charter and the Regulation on

organization and operation of the BoD, the content of the resolutions was in accordance with the provisions of law, at the right authority and reached high consensus of the BoD.

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

3.2. High-level direction and supervision for Internal Audit

In 2023, the Board of Supervisors regularly directed and supervised the Internal Audit Department's activities according to the approved functions, tasks and plans. The high-level supervision of the Internal Audit Department was implemented through the role of the Person-in-charge in each internal audit team, thereby controlling the quality of audit activities, ensuring compliance with professional ethical standards as well as assessing the achievements/limitations of the Internal Audit Department to promptly draw experience through each audit.

3.3. Appraisal of financial statements

Performing the functions and duties as prescribed in Law on Credit Institutions, 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 consolidated financial statements for the fiscal year ending December 31, 2022 and the mid-year consolidated financial statements for the financial period ending June 30, 2023, on the basis of financial statements audited by Deloitte Vietnam Audit Company Limited. Through the appraisal, the Board of Supervisors assessed the reasonableness, legitimacy, honesty and carefulness in accounting, statistics and preparation of financial statements.

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

Updating the list of affiliated persons of the BoD members, Board of Supervisors members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank was carried out by the Board of Supervisors periodically on the basis of coordination and information exchange with the Secretariat to the BoD and Investor Relations. The updated results showed that VietinBank's list of affiliated persons in 2023 had several changes compared to that of year end 2022 due to some changes in the BoD members for the term of 2019-2024 at 2023 AGM, and changes of some high-level personnel for BoM. Specifically:

- Dismissal of Mr-Masahiko Oki as BOD member for the term of 2019-2024 as per MUFG's request since 02 June 2023.
- Additional election of Mr.Koji Iriguchi as BOD member for the term of 2019-2024 as per MUFG's request since 02 June 2023.
- Dismissal of Mr.Masahiko Oki as Deputy CEO since 02 June 2023.
- Appointment of Mr.Koji Iriguchi as Deputy CEO since 02 June 2023.
- Dismissal of Mr. Nguyen Hoang Dung as Deputy CEO in charge of BoM since 01 September 2023.
- Assignment of Mr. Do Thanh Son – Deputy CEO to be in charge of BoM since 01 September 2023.

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

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

In 2023, the Board of Supervisors reviewed contracts between VietinBank and institutional affiliated entities (subsidiaries, affiliated companies, major shareholder). The reviews showed that the signing and implementation of the contracts had a legal basis and approval of the BoD in accordance with its authority and was disclosed according to regulations.

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

The Board of Supervisors regularly participated in regular meetings of the BoD, monthly briefings of the BoM, and participated as guests in a number of meetings of the Committees under BoD and 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, at meetings of the Committee under the BoD, the Council under the CEO, the Board of Supervisors gave advice on risk management, the areas of professional activities that the Supervisory Board identified and analyzed that needed to have enhanced behavioral measures in risk management and internal audit.

IV. BOARD OF MANAGEMENT

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

No	Members of the BoM	Date of birth	Qualification	Date of appointment/dismissal of the member of BoM
1	Mr. Nguyen Hoang Dung - Deputy CEO in-charge of the BoM	10/11/1962	Master in Economics	- Appointed Deputy CEO on 15/03/2011; - In-charge of the BoM since 07/09/2021; - Dismissed from the position of Deputy CEO in-charge of the BoM since 01/09/2023.
2	Mr. Do Thanh Son - Deputy CEO in-charge of the BoM	23/02/1976	Ph.D in Banking & Finance	- Appointed Deputy CEO on 11/10/2022; - In-charge of the BoM since 01/09/2023.
3	Mr. Tran Cong Quynh Lan - Deputy CEO	16/01/1979	Master in IT	Appointed on 05/03/2015
4	Mr. Nguyen Dinh Vinh - Deputy CEO	30/09/1980	Master in Business Administration	Appointed on 31/07/2015
5	Ms. Le Nhu Hoa – Deputy CEO	23/11/1969	Master in Finance,	Appointed on 01/08/2016

No	Members of the BoM	Date of birth	Qualification	Date of appointment/dismissal of the member of BoM
			Banking and Insurance	
6	Mr. Le Duy Hai – Deputy CEO	06/01/1977	Master in Business Administration	Appointed on 09/05/2022
7	Mr. Nguyen Tran Manh Trung - Deputy CEO	21/09/1983	Master in Banking & Finance	Appointed on 12/05/2022
8	Mr. Hoang Ngoc Phuong - Deputy CEO	26/07/1984	Master in Business Administration	Appointed on 12/05/2022
9	Mr. Masahiko Oki - Deputy CEO	02/08/1971	Bachelor of Arts in Business and Commerce	- Appointed on 26/05/2020; - Dismissed from the position of Deputy CEO since 02/06/2023.
10	Mr. Koji Iriguchi - Deputy CEO	08/09/1970	Bachelor of Law	Appointed on 02/06/2023

V. CHIEF ACCOUNTANT

Information about VietinBank's Chief Accountant is as follows:

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

VI. TRAINING ON CORPORATE GOVERNANCE

In 2023, VietinBank's BoD, Board of Supervisors, BoM and Directors of Head Office departments/boards 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 2023:

No.	Program name	Time	Number of senior leaders participated
1	Talent development strategies	1 day	3 persons

No.	Program name	Time	Number of senior leaders participated
2	Service upgrade	1 day	5 persons
3	Executive Coaching	1 day	2 persons
4	The Agile philosophy – Mindset and Tools	1 day	4 persons
5	Corporate Culture Development	1 day	4 persons
6	Managerial Business Analytics	2 days	1 person
7	Interview skills based on competency framework	1 day	4 persons
8	Business Analytics for Strategic Decisions	2 days	4 persons
9	Leading Digital Transformation	1 day	17 persons
10	Use-case Simulation (Digital Leadership - Workshop)	4 sessions	11 persons
11	Analytics Sponsorship Immersion (Digital Leadership - Workshop)	4 sessions	8 persons
12	Talent & Organization (Digital Leadership - Workshop)	4 sessions	10 persons
13	Setting up for success (Digital Leadership - Workshop)	4 sessions	11 persons
14	Digital leadership - Khóa học E-learning nền tảng	11 sessions	7 persons
15	Embracing Agile Foundations and Demystifying Scrum (Agile Foundations - Workshop)	4 sessions	6 persons
16	Setting Vision and OKRs (Agile Foundations - Workshop)	4 sessions	5 persons
17	Becoming Customer Centric (Agile Foundations - Workshop)	4 sessions	6 persons
18	Creating our Backlog (Agile Foundations - Workshop)	4 sessions	4 persons
19	Defining MVPs & GTM strategy (Agile Foundations - Workshop)	4 sessions	3 persons
20	Vietnam Banking Forum 2023 themed "Monetary policy in Turbulent Times"	1 day	1 person
21	Seminar on Digital Transformation Day of Baking Sector in 2023	1 day	1 person
22	Open Banking 2023 conference – Transitioning business model from closed to open mode	1 session	1 person
23	Workshop on "Solutions to protect communication in cyberspace at the credit institutions"	1 session	1 person
24	Seminar titled "Enhancing capital absorption capacity of businesses"	1 session	1 person

In the coming time, VietinBank will continue to study and deploy courses on corporate governance organized by the State Securities Commission (SSC) and prestigious training institutions around the

world; participating in conferences, seminars, talk show for members of the BoD, BoM and all VietinBank's management levels to improve their knowledge of governance, strategic management, continuing to hold the position as one of Vietnam's leading banks, promoting safe and sustainable development and proactive international integration.

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

1. **List of affiliated persons of VietinBank**

   (Details are in Appendix 02 attached to this Report)

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

   (Details are in Appendix 03 attached to this Report)

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

4.1. Transactions between VietinBank and the company that members of BoD, the Board of Supervisors, CEO has been a founding member or members of BoD, CEO in three (03) years *(calculated at the time of reporting)*: *Details are in Appendix 04 attached to this Report*

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

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

VIII. TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

1. **List of internal persons and their affiliated persons**
   (Details are in Appendix 05 attached to this Report)
2. **Transactions of internal persons and their affiliated persons on CTG:** *None*

IX. OTHER SIGNIFICANT ISSUES *(None)*

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS

(signed and sealed)

Tran Minh Binh

Recipients:

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

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VIETNAM JS COMMERCIAL BANK FOR INDUSTRY & TRADE

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Bản CBTT (T. Anh)

APPENDIX 01
LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS
(Full year 2023)

No.	Resolution No.	Date of issue	Contents	Approval rate
1	001/NQ-HĐQT-NHCT-VPHĐQT1	03-01-2023	Approval of the plan to issue valuable paper in 2023	100%
2	037/NQ-HĐQT-NHCT-VPHĐQT1	05-01-2023	Approval of the content of authorization to assign tasks and solve work for members of the Board of Management, Division Director	100%
3	003/NQ-HĐQT-NHCT-VPHĐQT1	06-01-2023	Approval of adjustment of credit for corporate customer	100%
4	004/NQ-HĐQT-NHCT-VPHĐQT1	06-01-2023	Approval of adjustment of granted credit conditions for corporate customer	100%
5	007/NQ-HĐQT-NHCT-VPHĐQT1	09-01-2023	Approval of credit limit granted for financial institution	100%
6	008/NQ-HĐQT-NHCT-VPHĐQT1	09-01-2023	Approval of deposit framework contract in VND with MUFG Bank – Ho Chi Minh City Branch (*majority shareholder of VietinBank*)	100%
7	009/NQ-HĐQT-NHCT-VPHĐQT1	09-01-2023	Approval of limit contracts for transactions on the interbank market with MUFG Bank – Ho Chi Minh City Branch (*majority shareholder of VietinBank*)	80%
8	012/NQ-HĐQT-NHCT-VPHĐQT1	10-01-2023	Adjustment of the credit authority of the Head of Business Banking Department at the Branch	100%
9	017/NQ-HĐQT-NHCT-VPHĐQT1	10-01-2023	Approval of the plan to issue certificates of deposit in 2023	100%
10	020/NQ-HĐQT-NHCT-VPHĐQT1	10-01-2023	Salary fund in 2022 of Vietnam Joint Stock Commercial Bank for Industry and Trade (separately)	100%
11	014/NQ-HĐQT-NHCT-VPHĐQT1	12-01-2023	Approval of the policy of ordinary seal purchases in 2023	100%
12	015/NQ-HĐQT-NHCT2.1	12-01-2023	Approval of liquidation of some fixed assets at VietinBank's transaction offices	100%
13	016/NQ-HĐQT-NHCT2.1	12-01-2023	Approval of the arrangement of specialized cars to serve VietinBank's leadership	100%
14	018/NQ-HĐQT-NHCT-VPHĐQT1	16-01-2023	Approval of transaction limits for financial institution	100%
15	019/NQ-HĐQT-NHCT-VPHĐQT1	16-01-2023	Approval of the content and approving the promulgation of Regulation on settlement of complaints and complaints of customers in the VietinBank system	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
16	022/NQ-HĐQT-NHCT-VPHĐQT1	17-01-2023	Approval of changing location of head office of the branch's transaction office	100%
17	066/NQ-HĐQT-NHCT2.1	17-01-2023	Approval of the implementation of adverstising on Vo Chi Cong welcome gate in the form of socialization	100%
18	025/NQ-HĐQT-NHCT-VPHĐQT1	18-01-2023	Approval of adjustment of Interbank Deposit Limits for Financial Institution	100%
19	026/NQ-HĐQT-NHCT-VPHĐQT1	18-01-2023	Approval of adjustment to transaction limits for financial institution	100%
20	027/NQ-HĐQT-NHCT-VPHĐQT1	18-01-2023	Approval of credit limit/credit facility granted for corporate customer	100%
21	029/NQ-HĐQT-NHCT-VPHĐQT1	20/01/2023	Approval of adjustment to transaction limits for financial institution	100%
22	030/NQ-HĐQT-NHCT-VPHĐQT1	20/01/2023	Approval of adjustment to transaction limits for financial institution	100%
23	032/NQ-HĐQT-NHCT-VPHĐQT1	30-01-2023	Approval of credit limit/credit facility granted for corporate customer	100%
24	031/NQ-HĐQT-NHCT-VPHĐQT1	31/01/2023	Approval of credit orientation in the current period	100%
25	033/NQ-HĐQT-NHCT-VPHĐQT1	31-01-2023	Termination of effect for the Process on issuing documents and controlling official documents and transaction documents issued by the Board of Directors of VietinBank together with Decision No. 1244/QD-HĐQT-NHCT44 dated June 30, 2010	100%
26	034/NQ-HĐQT-NHCT-VPHĐQT1	06-02-2023	Approval of changing name and location of head office of the branch's transaction office	100%
27	035/NQ-HĐQT-NHCT-VPHĐQT1	07-02-2023	Approval of principles of ranking emulation of branches, subsidiaries and head office in 2023	100%
28	036/NQ-HĐQT-NHCT-VPHĐQT1	07-02-2023	Approval of adjustment to transaction limits for financial institution	100%
29	045/NQ-HĐQT-NHCT-VPHĐQT1	07-02-2023	Directions at the monthly meeting of the Board of Directors in February 2023	100%
30	052/NQ-HĐQT-NHCT-VPHĐQT1	08-02-2023	Approval of promulgation of the Regulation on debt purchases of VietinBank	100%
31	038/NQ-HĐQT-NHCT-VPHĐQT1	09-02-2023	Approval of adjustment of Interbank deposit limits for financial institution	100%
32	040/NQ-HĐQT-NHCT-VPHĐQT1	10-02-2023	Approval of the report submitted to State Bank of Vietnam regarding the implementation of VietinBank tower project in 2022	100%
33	041/NQ-HĐQT-NHCT-VPHĐQT1	10-02-2023	Approval of the policy and capital plan to implement the retail marketing communication campaign	100%
34	043/NQ-HĐQT-NHCT2.1	13-02-2023	Approval of the termination of effect for a number of contents in "Standard plan, usage quota of machinery, equipment, office area, cars and secretary applied to the Board of Directors" issued together with Resolution No. 430/NQ-HĐQT-NHCT2.1 dated December 30, 2019	100%
35	047/NQ-HĐQT-NHCT-VPHĐQT1	13-02-2023	Approval of adjustment to transaction limits for financial institution	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
36	048/NQ-HĐQT-NHCT-VPHĐQT1	15-02-2023	Approval of foreign currency transaction limit contract with VietinBank Laos (*a subsidiary of VietinBank*)	100%
37	050/NQ-HĐQT-NHCT-VPHĐQT1	15-02-2023	Approval of the content and approving the promulgation of Regulation on organization and operation of a number of committees under the Board of Directors	100%
38	051/NQ-HĐQT-NHCT-VPHĐQT1	15-02-2023	Establishment of 3 Committees of BOD	100%
39	056/NQ-HĐQT-NHCT-VPHĐQT1	16-02-2023	Organization of the Annual General Meeting of Shareholders in 2022	100%
40	054/NQ-HĐQT-NHCT-VPHĐQT1	17-02-2023	Approval of KPI scores and grading for HO departments/ divisions in 2022	100%
41	085/NQ-HĐQT-NHCT-VPHĐQT1	23-02-2023	Approval of the adjustment of rating of some heads of unit and the rating rate in units in 2022	100%
42	057/NQ-HĐQT-NHCT-VPHĐQT1	24-02-2023	Approval of amending the issuance plan, the plan to use and repay the capital collected from 2022's public offering bonds of VietinBank (the 2nd amendment)	100%
43	058/NQ-HĐQT-NHCT-VPHĐQT1	27-02-2023	Approval of additional capital plan for VietinBank's Transaction office project.	100%
44	059/NQ-HĐQT-NHCT-VPHĐQT1	27-02-2023	Approval of the establishment of VietinBank's Debt Management and Handling Center.	100%
45	060/NQ-HĐQT-NHCT-VPHĐQT1	27-02-2023	Approval of changing names and locations of head office of the branches' transaction offices	100%
46	101/NQ-HĐQT-NHCT-VPHĐQT1	28-02-2023	Approval of VietinBank's Restructuring Plan associated with bad debts handling for the period 2021 - 2025 submitted to State Bank of Vietnam	100%
47	062/NQ-HĐQT-NHCT-VPHĐQT1	02-03-2023	Approval of adjustment to transaction limits for financial institution	100%
48	065/NQ-HĐQT-NHCT-VPHĐQT1	06-03-2023	Directions at the monthly meeting of the Board of Directors in March 2023	100%
49	068/NQ-HĐQT-NHCT-VPHĐQT1	07-03-2023	Approval of the content and agreement to promulgate the Regulation on management of construction investment projects of VietinBank.	100%
50	069/NQ-HĐQT-NHCT-VPHĐQT1	07-03-2023	Establishment of Shareholders Eligibility Checking Committee for 2023 AGM.	100%
51	039/NQ-HĐQT-NHCT-VPHĐQT1	08-03-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
52	073/NQ-HĐQT-NHCT-VPHĐQT1	09-03-2023	Approval of policy of granting credit limit to corporate customers exceeding the maximum limit by credit class (PD)	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
53	074/NQ-HĐQT-NHCT-VPHĐQT1	09-03-2023	Strengthening the organizational model and functions and tasks of the professional divisions on the basis of ending the merger of the advisory and assisting agencies of the Party Committee with specialized agencies.	100%
54	075/NQ-HĐQT-NHCT-VPHĐQT1	10-03-2023	Approval of adjustment to transaction limits for financial institution	100%
55	076/NQ-HĐQT-NHCT-VPHĐQT1	10-03-2023	Approval of 9th revision of the Internal Credit Rating System	100%
56	114/NQ-HĐQT-NHCT-VPHĐQT1	13-03-2023	Exercising authority of Deputy General Director in charge of BoM before retirement	100%
57	077/NQ-HĐQT-NHCT-VPHĐQT1	14-03-2023	Approval of the Regulation on Management of Capital Representative at VietinBank's Domestic Recipients	100%
58	079/NQ-HĐQT-NHCT-VPHĐQT1	14-03-2023	Approval of promulgation of the supervision plan for 2023 of VietinBank's BoD	100%
59	080/NQ-HĐQT-NHCT-VPHĐQT1	14-03-2023	Issue the Risk Management Strategy 2022 - 2023 (review period in 2023) in the VietinBank system	100%
60	081/NQ-HĐQT-NHCT-VPHĐQT1	16-03-2023	Approval of the transfer of land and assets attached to land use rights of VietinBank's branches to Head office	100%
61	082/NQ-HĐQT-NHCT-VPHĐQT1	16-03-2023	Approval of VietinBank's 2022 bond offering registration dossier	100%
62	084/NQ-HĐQT-NHCT-VPHĐQT1	17-03-2023	Approval of the establishment of a member company under VietinBank Insurance Corporation - VBI	100%
63	091/NQ-HĐQT-NHCT-VPHĐQT1	22-03-2023	Continue to implement emulation programs to promote business activities in 2023	100%
64	088/NQ-HĐQT-NHCT-VPHĐQT1	23-03-2023	Approval of policy regarding changing the location for VietinBank's Ngu Hanh Son branch office	100%
65	092/NQ-HĐQT-NHCT-VPHĐQT1	23-03-2023	Authorize the Chairman of the Board of Directors to approve the policy of accessing and granting credit beyond the maximum limit for a customer by risk class (PD)	100%
66	093/NQ-HĐQT-NHCT-VPHĐQT1	23-03-2023	Approval of changing name and location of head office of the branch's transaction office	100%
67	094/NQ-HĐQT-NHCT-VPHĐQT1	23-03-2023	Approval of principal contract on debt recovery authorization between VietinBank and VietinBank AMC (*a subsidiary of VietinBank*)	100%
68	096/NQ-HĐQT-NHCT-VPHĐQT1	24-03-2023	Approval of 2023 AGM's agenda and materials of VietinBank Securities Joint Stock Company	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
69	097/NQ-HĐQT-NHCT-VPHĐQT1	24-03-2023	Approval of the main amendments and new additions to the Regulation on salary payment in the VietinBank system	100%
70	098/NQ-HĐQT-NHCT-VPHĐQT1	27-03-2023	Approval of promulgating the Regulation on guarantee operations for customers	100%
71	099/NQ-HĐQT-NHCT-VPHĐQT1	27-03-2023	Termination of effect for the Regulation on organization and operation of the Council for handling non-credit risks inVietinBank issued together with Decision No. 899/2016/QD-HĐQT-NHCT7 dated July 26, 2016	100%
72	102/NQ-HĐQT-NHCT-VPHĐQT1	30-03-2023	Approval of the policy to finance software upgrade costs for VietinBank's partners	100%
73	103/NQ-HĐQT-NHCT-VPHĐQT1	30-03-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
74	104/NQ-HĐQT-NHCT-VPHĐQT1	30-03-2023	Approval of the 2023 Business Plan for submission to BaFin of VietinBank Germany Branch	100%
75	111/NQ-HĐQT-NHCT-VPHĐQT1	31-03-2023	Approval of credit limit/credit facility granted for corporate customer	100%
76	105/NQ-HĐQT-NHCT-VPHĐQT1	03-04-2023	Approval of the policy to continue implementing the plan to restructure VietinBank's contributed capital at VietinBank Leasing	100%
77	108/NQ-HĐQT-NHCT-VPHĐQT1	04-04-2023	Approval of property mortgage contract between VietinBank and VietinBank Insurance Joint Stock Corporation - VBI *(a subsidiary of VietinBank)*	100%
78	112/NQ-HĐQT-NHCT-VPHĐQT1	06-04-2023	Approval of policy of granting credit limit to customers exceeding the maximum limit by credit class (PD)	100%
79	115/NQ-HĐQT-NHCT-VPHĐQT1	07-04-2023	Approval of the content of authorization to assign tasks and solve work for members of the Board of Management, Division Director	100%
80	120/NQ-HĐQT-NHCT-VPHĐQT1	08-04-2023	Directions at the monthly meeting of the Board of Directors in April 2023	100%
81	116/NQ-HĐQT-NHCT-VPHĐQT1	10-04-2023	Approval of the policty of establishing a transaction office of VietinBank Securities Joint Stock Company	100%
82	117/NQ-HĐQT-NHCT-VPHĐQT1	10-04-2023	Approval of the capital construction investment plan in 2023	100%
83	113/NQ-HĐQT-NHCT-VPHĐQT1	11-04-2023	Approval of transaction limits for financial institution	100%
84	110/NQ-HĐQT-NHCT-VPHĐQT1	12-04-2023	Approval of the sponsorship policy for VietinBank's partner	100%
85	118/NQ-HĐQT-NHCT-VPHĐQT1	12-04-2023	Approval of the plan for the purchase of ordinary fixed assets and real estate in 2023	100%
86	119/NQ-HĐQT-NHCT-VPHĐQT1	12-04-2023	Approval of the policy of leasing a part of temporarily unused space at VietinBank's branch	100%
87	121/NQ-HĐQT-NHCT-VPHĐQT1	18-04-2023	Approval of transaction limits for financial institution	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
88	123/NQ-HĐQT-NHCT-VPHĐQT1	18-04-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
89	124/NQ-HĐQT-NHCT-VPHĐQT1	18-04-2023	Branches ranking in 2023	100%
90	125/NQ-HĐQT-NHCT-VPHĐQT1	19-04-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
91	126/NQ-HĐQT-NHCT-VPHĐQT1	19-04-2023	Approval of VietinBank Annual Report 2022	100%
92	127/NQ-HĐQT-NHCT-VPHĐQT1	19-04-2023	Approval of the plan for investment, procurement of fixed assets, goods and services in 2023	100%
93	129/NQ-HĐQT-NHCT-VPHĐQT1	20-04-2023	Salary increase policy in 2023 for employees in units in VietinBank system	100%
94	130/NQ-HĐQT-NHCT-VPHĐQT1	20-04-2023	Approval of the sponsorship policy for VietinBank's partner	100%
95	136/NQ-HĐQT-NHCT-VPHĐQT1	20-04-2023	Approval of agenda and documents of the 2023 Annual General Meeting of Shareholders of VietinBank	100%
96	133/NQ-HĐQT-NHCT-VPHĐQT1	24-04-2023	Approval of agenda and documents of the 2023 Annual General Meeting of VietinBank Insurance Joint Stock Corporation - VBI	100%
97	139/NQ-HĐQT-NHCT-VPHĐQT1	24-04-2023	Approval of the plan to sell debts of corporate customer.	100%
98	155/NQ-HĐQT-NHCT-VPHĐQT1	24-04-2023	Implementation of Circular 03/20023/TT-NHNN on buying and selling corporate bonds	100%
99	135/NQ-HĐQT-NHCT-VPHĐQT1	26-04-2023	Approval of adjustment of feasibility study report (adjustment project implementation timeline) of the construction investment project at the branch office of VietinBank	100%
100	140/NQ-HĐQT-NHCT-VPHĐQT1	26-04-2023	Approval of transaction limits for financial institution	100%
101	141/NQ-HĐQT-NHCT-VPHĐQT1	26-04-2023	Approval of Credit limit/ Credit and adjustment of credit conditions for corporate customer	100%
102	138/NQ-HĐQT-NHCT-VPHĐQT1	27-04-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
103	143/NQ-HĐQT-NHCT-VPHĐQT1	27-04-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
104	145/NQ-HĐQT-NHCT-VPHĐQT1	28-04-2023	Approval of Investment plan for procurement of fixed assets, IT goods and services in 2023	100%
105	146/NQ-HĐQT-NHCT-VPHĐQT1	28-04-2023	Approval of the Guarantee Contract, Property Mortgage Contract and Valuable Papers Pledge Contracts between VietinBank and VietinBank Insurance Joint Stock Corporation - VBI (*a subsidiary of VietinBank*)	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
106	147/NQ-HĐQT-NHCT-VPHĐQT1	28-04-2023	Approval of changing names of Tay Do branch and Song Cong branch; changing location of head office of Bac Lieu branch and Sam Son branch; changing mangement right and name of branch's transaction office.	100%
107	148/NQ-HĐQT-NHCT-VPHĐQT1	28-04-2023	Approval of credit limit granted for corporate customer	100%
108	149/NQ-HĐQT-NHCT-VPHĐQT1	28-04-2023	Strengthening Risk Management Committee of VietinBank	100%
109	151/NQ-HĐQT-NHCT-VPHĐQT1	05/05/2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
110	152/NQ-HĐQT-NHCT-VPHĐQT1	05-05-2023	Early redemption of secondary bonds issued by VietinBank on the exercise date of the redemption right in 2023	100%
111	154/NQ-HĐQT-NHCT-VPHĐQT1	08-05-2023	Approval of the workforce plan for the Head office for the period of 2023-2025	100%
112	156/NQ-HĐQT-NHCT-VPHĐQT1	09-05-2023	Directions at the monthly meeting of the Board of Directors in May 2023	100%
113	157/NQ-HĐQT-NHCT-VPHĐQT1	11-05-2023	VietinBank's corporate culture development strategy for the period of 2023-2025	100%
114	159/NQ-HĐQT-NHCT-VPHĐQT1	11-05-2023	Approval of changing location of head office of branch's transaction office	100%
115	161/NQ-HĐQT-NHCT-VPHĐQT1	15-05-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
116	164/NQ-HĐQT-NHCT-VPHĐQT1	16-05-2023	Approval of management labor limits in units in 2023	100%
117	165/NQ-HĐQT-NHCT-VPHĐQT1	17-05-2023	Approval of policy of granting credit limit to customers exceeding the maximum limit by credit class (PD)	100%
118	166/NQ-HĐQT-NHCT-VPHĐQT1	17-05-2023	Approval of the policy of implementing promotional programs for customers buying bonds issued by VietinBank in 2023	100%
119	167/NQ-HĐQT-NHCT-VPHĐQT1	17-05-2023	Approval of the policy of rewarding individuals and collectives under the program "Connecting ideas - Connecting to success"	100%
120	169/NQ-HĐQT-NHCT-VPHĐQT1	18-05-2023	Approval of transaction limits for financial institution	100%
121	170/NQ-HĐQT-NHCT-VPHĐQT1	18-05-2023	Approval of changing name and location of head office of the branch's transaction office	100%
122	171/NQ-HĐQT-NHCT-VPHĐQT1	19-05-2023	Approval of the insurance agency contract between VietinBank and Vietnam Joint Stock Commercial Bank Insurance Joint Stock Corporation -VBI (*VietinBank's subsidiary*)	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
123	172/NQ-HĐQT-NHCT-VPHĐQT1	19-05-2023	Promulgation of Regulation on organizational structure, functions and tasks of the Information Technology Division and approval of the ratio of specialists and salary levels by job positions for the Information Technology Division	100%
124	173/NQ-HĐQT-NHCT-VPHĐQT1	19-05-2023	Approval of the ratio of specialists and salary levels by job positions for the Procurement and Property Management Division	100%
125	179/NQ-HĐQT-NHCT-VPHĐQT1	19-05-2023	Approval of the content and agreement to promulgate the Regulation on management of investment activities, goods, services and real estate purchasing in VietinBank system	100%
126	175/NQ-HĐQT-NHCT-VPHĐQT1	23-05-2023	Approval of the content and agreement to promulgate the Regulation on credit authority for customers of credit institutions, in lieu of Decision No. 074/2022/QD-HĐQT-NHCT9 dated January 10, 2022.	100%
127	176/NQ-HĐQT-NHCT-VPHĐQT1	24-05-2023	Approval of transaction limits for financial institution	100%
128	177/NQ-HĐQT-NHCT-VPHĐQT1	25-05-2023	Approval of changing name, location and management rights of transaction office	100%
129	178/NQ-HĐQT-NHCT-VPHĐQT1	25-05-2023	Termination of effect for the Decision No 433/2019/QĐ-HĐQT-NHCT10 dated July 30, 2019 and Decision No 198/2012/QĐ-HĐQT-NHCT66.CS.Qđ dated December 10, 2012	100%
130	181/NQ-HĐQT-NHCT-VPHĐQT1	30-05-2023	Approval of transaction limits for financial institution	100%
131	182/NQ-HĐQT-NHCT-VPHĐQT1	30-05-2023	Approval of transaction limits for financial institution	100%
132	186/NQ-HĐQT-NHCT-VPHĐQT1	30-05-2023	Assigning 2023 KPIs to Head office units	100%
133	195/NQ-HĐQT-NHCT-VPHĐQT1	30-05-2023	Approval of termination of effect for Decision No. 036/QD-HĐQT-NHCT9 dated January 21, 2011 on the promulgation of socio-environmental policies in credit extension activities and amendments and supplements	100%
134	184/NQ-HĐQT-NHCT-VPHĐQT	31-05-2023	Decision to purchase card delivery services, parcels, card-related services of VietinBank	100%
135	187/NQ-HĐQT-NHCT-VPHĐQT1	31-05-2023	Approval of credit adjustment for corporate customers	100%
136	190/NQ-HĐQT-NHCT-VPHĐQT1	31-05-2023	Approval of VietinBank's overall plan for bond issuance of Tier 2 capital increase (secondary bonds) in 2023.	100%
137	191/NQ-HĐQT-NHCT-VPHĐQT1	31-05-2023	Establishment of Steering Committee for Sustainable Development in VietinBank	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
138	192/NQ-HĐQT-NHCT-VPHĐQT1	31-05-2023	Approval of transaction limit/limit for receipt of guarantee for financial institution	100%
139	196/NQ-HĐQT-NHCT-VPHĐQT1	01-06-2023	Approval of the policty to finance the cost of buying ambulances for VietinBank's partners	100%
140	194/NQ-HĐQT-NHCT-VPHĐQT1	02-06-2023	Approval of credit limit/credit facility granted for corporate customer	100%
141	200/NQ-HĐQT-NHCT-VPHĐQT1	02-06-2023	Approval of changing location of head office of the branch's transaction office	100%
142	203/NQ-HĐQT-NHCT-VPHĐQT1	05-06-2023	Directions at the monthly meeting of the Board of Directors in June 2023	100%
143	216/NQ-HĐQT-NHCT-VPHĐQT1	07-06-2023	Approval of transaction limits for financial institution	100%
144	226/NQ-HĐQT-NHCT-VPHĐQT1	07-06-2023	Approval of policy of granting credit limit to customers exceeding the maximum limit by credit class (PD)	100%
145	197/NQ-HĐQT-NHCT-VPHĐQT1	08-06-2023	Approval of the financial plan for VietinBank Laos in 2023	100%
146	198/NQ-HĐQT-NHCT-VPHĐQT1	08-06-2023	Approval of the policy of sponsoring the cost of connecting hospital fee payment software by QRPay code for VietinBank's partners	100%
147	202/NQ-HĐQT-NHCT-VPHĐQT1	08-06-2023	Adjustment of content of setting the maximum credit limit for a customer following current credit orientation	100%
148	208/NQ-HĐQT-NHCT-VPHĐQT1	13-06-2023	Approval of the content of report to the State Bank of Vietnam on the implementation of VietinBank Tower project in the first quarter of 2023	100%
149	209/NQ-HĐQT-NHCT-VPHĐQT1	15-06-2023	Approval of transaction limits for financial institution	100%
150	210/NQ-HĐQT-NHCT-VPHĐQT1	15-06-2023	Approval of transaction limits for financial institution	100%
151	221/NQ-HĐQT-NHCT-VPHĐQT1	15-06-2023	Approval of credit limit/credit facility granted for corporate customer	100%
152	212/NQ-HĐQT-NHCT-VPHĐQT1	16-06-2023	Approval of changing name and location of head office of the branch's transaction office	100%
153	213/NQ-HĐQT-NHCT-VPHĐQT1	16-06-2023	Termination of effect for the Regulation on risk management of electronic banking operations No. 980/QD-HĐQT-NHCT40 dated September 21, 2011	100%
154	215/NQ-HĐQT-NHCT-VPHĐQT1	16-06-2023	Approval of rewards for HO departments/ boards for for building a Service Bank application for Vietnam - Thailand bilateral payment via QRPAY code	100%
155	199/NQ-HĐQT-NHCT-VPHĐQT1	19-06-2023	Approval of the content and the promulgation of the Regulation on handling negative media information on the press and social networks of VietinBank	100%
156	214/NQ-HĐQT-NHCT-VPHĐQT1	20-06-2023	Approval of the transfer of land and assets attached to land use rights of VietinBank's Head office to branches	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
157	217/NQ-HĐQT-NHCT-VPHĐQT1	21-06-2023	Approval of salary levels by job positions and the ratio of specialists at the VietinBank Party Committee's Advisory Agencies	100%
158	218/NQ-HĐQT-NHCT-VPHĐQT1	22-06-2023	Approval of credit limit/credit facility granted for corporate customer	100%
159	219/NQ-HĐQT-NHCT-VPHĐQT1	22-06-2023	Approval of credit limit/credit facility granted for corporate customer	100%
160	222/NQ-HĐQT-NHCT-VPHĐQT1	26-06-2023	Approval of credit limit/credit facility granted for corporate customer	100%
161	223/NQ-HĐQT-NHCT-VPHĐQT1	26-06-2023	Approval of the list of VietinBank top 500 talents in 2023	100%
162	224/NQ-HĐQT-NHCT-VPHĐQT1	26-06-2023	Approval of debt structuring for corporate customer	100%
163	225/NQ-HĐQT-NHCT-VPHĐQT1	26-06-2026	Decision on procurement and selection of a comprehensive insurance contractor for Banking and Technology Crime (BBB&ECC) in the VietinBank system	100%
164	227/NQ-HĐQT-NHCT-VPHĐQT1	27-06-2023	Approval of transaction limits for financial institution	100%
165	228/NQ-HĐQT-NHCT-VPHĐQT1	27-06-2023	Approval of the Interbank Transaction Limit Contract between VietinBank and VietinBank Leasing	100%
166	230/NQ-HĐQT-NHCT-VPHĐQT1	28-06-2023	Approval of changing location of head office of Tuyen Quang branch and Cao Bang branch	100%
167	231/NQ-HĐQT-NHCT-VPHĐQT1	28-06-2023	Approval of changing name and location of head office of the branch's transaction office	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
168	232/NQ-HĐQT-NHCT-VPHĐQT1	29-06-2023	Approval of transaction limit/credit for corporate customers	100%
169	233/NQ-HĐQT-NHCT-VPHĐQT1	30-06-2023	Approving the comprehensive insurance contract for banking and technology crime (BBB&ECC) in the VietinBank system for the period of 2023 - 2024 between VietinBank and VietinBank Insurance Joint Stock Corporation - VBI *(a subsidiary of VietinBank)*	100%
170	234/NQ-HĐQT-NHCT-VPHĐQT1	30-06-2023	Approval of the 2023 action plan of VietinBank's subsidiaries	100%
171	236/NQ-HĐQT-NHCT-VPHĐQT1	03-07-2023	Approval of the extension and adjustment of remuneration systems for employees at VietinBank branches	100%
172	238/NQ-HĐQT-NHCT-VPHĐQT1	03-07-2023	Directions at the monthly meeting of the Board of Directors in July 2023	100%
173	237/NQ-HĐQT-NHCT-VPHĐQT1	04-07-2023	Approval of transaction limits and limits on guarantees for financial institutions	100%
174	240/NQ-HĐQT-NHCT-VPHĐQT1	05-07-2023	Approval of the implementation of the specialized controller model at VietinBank's subsidiaries	100%
175	241/NQ-HĐQT-NHCT-VPHĐQT1	05-07-2023	Adjustment to the content and job handling for members of the Executive Board, Heads of Division and consolidation of the Committees of the Board of Directors	100%
176	239/NQ-HĐQT-NHCT-VPHĐQT1	05-07-2023	Authorize the Chairman of the Board of Directors to approve the policy of accessing and granting credit beyond the maximum limit to a customer according to regulations.	100%
177	245/NQ-HĐQT-NHCT-VPHĐQT1	05-07-2023	Approval of the policy of granting credit limits to customers	100%
178	242/NQ-HĐQT-NHCT-VPHĐQT1	05-07-2023	Approval of the sponsorship policy for VietinBank's partner	100%
179	243/NQ-HĐQT-NHCT-VPHĐQT1	10-07-2023	Approval of the consolidation of the organizational model of the Corporate Banking Division	100%
180	188/NQ-HĐQT-NHCT-VPHĐQT1	13-07-2023	Approval of the assignment of 2023 targets to the BOD members and addition of criteria to evaluate the results of task completion of the Chairman and BOD members	100%
181	247/NQ-HĐQT-NHCT-VPHĐQT1	13-07-2023	Approval of transaction limits for financial institution	100%
182	250/NQ-HĐQT-NHCT-VPHĐQT1	17-07-2023	Approval of the audited 2022 financial statements and distribution of profits of domestic subsidiaries in 2022 with 100% charter capital owned by VietinBank	100%
183	249/NQ-HĐQT-NHCT-VPHĐQT1	17-07-2023	Approval of the termination of 03 policy documents issued by the Board of Directors	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
184	251/NQ-HĐQT-NHCT-VPHĐQT1	18-07-2023	Approval of establishment and promulgation of the Regulations on organization and operation of the Service Quality Committee	100%
185	254/NQ-HĐQT-NHCT-VPHĐQT1	19-07-2023	Establishment of Service Quality Committee	100%
186	253/NQ-HĐQT-NHCT-VPHĐQT1	19-07-2023	Plan to reorganize the transaction office network in VietinBank system	100%
187	255/NQ-HĐQT-NHCT-VPHĐQT1	20-07-2023	Approval of the model implementation of Credit approval experts	100%
188	256/NQ-HĐQT-NHCT-VPHĐQT1	21-07-2023	Approval of adjustments to credit limit/ credit condition for corporate customer	100%
189	378/NQ-HĐQT-NHCT-VPHĐQT1	24-07-2023	Approval of adjustment of feasibility study report	100%
190	259/NQ-HĐQT-NHCT-VPHĐQT1	26-07-2023	Approval of Procurement Report	100%
191	271/NQ-HĐQT-NHCT-VPHĐQT1	27-07-2023	Approval of additional plans for purchasing fixed assets as real estate in 2023	100%
192	261/NQ-HĐQT-NHCT-VPHĐQT1	27-07-2023	Adjustments to the plan and schemes for issuing valuable paper in 2023	100%
193	263/NQ-HĐQT-NHCT-VPHĐQT1	28-07-2023	Approval of the sponsorship policy for VietinBank's partner	100%
194	262/NQ-HĐQT-NHCT-VPHĐQT1	28-07-2023	Approval of the sponsorship policy for VietinBank's partner	100%
195	265/NQ-HĐQT-NHCT-VPHĐQT1	28-07-2023	Approval of credit limit/ credit for corporate customer	100%
196	264/NQ-HĐQT-NHCT-VPHĐQT1	28-07-2023	Approval of transaction limits for financial institution	100%
197	266/NQ-HĐQT-NHCT-VPHĐQT1	01-08-2023	Approval of credit limit/ credit for corporate customer	100%
198	267/NQ-HĐQT-NHCT-VPHĐQT1	02-08-2023	Approval of the content of report to the State Bank of Vietnam on the implementation of VietinBank Tower project in the second quarter of 2023	100%
199	275/NQ-HĐQT-NHCT-VPHĐQT1	04-08-2023	Directions at the monthly meeting of the Board of Directors in August 2023	100%
200	270/NQ-HĐQT-NHCT-VPHĐQT1	08-08-2023	Approval of credit adjustment to VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)*	100%
201	272/NQ-HĐQT-NHCT-VPHĐQT1	08-08-2023	Approval of documents amending and supplementing the guarantee contract between VietinBank and VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)*	100%
202	273/NQ-HĐQT-NHCT-VPHĐQT1	09-08-2023	Approval of collateralized contract between VietinBank and VietinBank Leasing Company Ltd. (VietinBank Leasing) *(a subsidiary of VietinBank)*	100%
203	277/NQ-HĐQT-NHCT-VPHĐQT1	10-08-2023	Approval of adjustment to the maximum authority level of debt rescheduling and maintaining classified loan groups according to Circular 02/2023/TT-NHNN	100%
204	276/NQ-HĐQT-NHCT-VPHĐQT1	10-08-2023	Approval of the content and promulgation of the Regulations on capital contribution and share purchase	100%
205	278/NQ-HĐQT-NHCT-VPHĐQT1	14-08-2023	Liquidation of fixed assets and tools	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
206	327/NQ-HDQT-NHCT-VPHDQT1	15-08-2023	Approval of the reviewed separate and consolidated financial statements for the 6-month financial period ending June 30, 2023	100%
207	284/NQ-HĐQT-NHCT-VPHĐQT1	15-08-2023	Approval of credit limits/Credit and adjustments to credit conditions for corporate customer	100%
208	295/NQ-HĐQT-NHCT-VPHĐQT1	15-08-2023	Strengthening IT Committee and ALCO Committee	100%
209	298/NQ-HĐQT-NHCT-VPHĐQT1	17-08-2023	Approval of the ratings of HO units for the 6-month period of 2023	100%
210	280/NQ-HĐQT-NHCT-VPHĐQT1	17-08-2023	After-tax profit distribution plan for VietinBank's subsidiaries in 2022	100%
211	285/NQ-HĐQT-NHCT-VPHĐQT1	18-08-2023	Assessment results of capital representatives in 2022	100%
212	281/NQ-HĐQT-NHCT-VPHĐQT1	21-08-2023	Approval of VietinBank's sponsorship policy for partner	100%
213	283/NQ-HĐQT-NHCT-VPHĐQT1	18-08-2023	Approval of the content of the Document amending and supplementing the Insurance Agency Contract with VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)*	100%
214	286/NQ-HĐQT-NHCT-VPHĐQT1	22-08-2023	Approval of the content of the Money Insurance Contract in the VietinBank system for the period 2023-2024 between VietinBank and VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)*	100%
215	287/NQ-HĐQT-NHCT-VPHĐQT1	22-08-2023	Approval of transaction limit for financial institution	100%
216	289/NQ-HĐQT-NHCT-VPHĐQT1	23-08-2023	Approval of VietinBank's 2023 salary plan targets	100%
217	292/NQ-HĐQT-NHCT-VPHĐQT1	24-08-2023	Approval of the Asset Mortgage Contract between VietinBank and VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)*	100%
218	301/NQ-HĐQT-NHCT-VPHĐQT1	25-08-2023	Promulgation of the Regulations on lending activities for customers in the VietinBank system	100%
219	293/NQ-HĐQT-NHCT-VPHĐQT1	25-08-2023	Promulgation of the Regulations on the organizational structure, functions and tasks of the Operations Division, Trade Finance Center and Payment Center	100%
220	306/NQ-HĐQT-NHCT-VPHĐQT1	28-08-2023	Approval of the issuance of VietinBank's Regulations on implementing Grassroots Democracy	100%
221	291/NQ-HĐQT-NHCT-VPHĐQT1	28-08-2023	Plan to increase charter capital through shares issuance to pay dividends from after-tax profits, fund deductions and cash dividends in 2020	100%
222	297/NQ-HĐQT-NHCT-VPHĐQT1	29-08-2023	Approval of the deposit framework contract with 100 million USD as limit (converted to VNĐ) between VietinBank and MUFG Bank - Ho Chi Minh City Branch *(majority shareholder of VietinBank)*	100%
223	304/NQ-HĐQT-NHCT-VPHĐQT1	30-08-2023	Approval of transaction limits and guarantee limits for financial institutions	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
224	303/NQ-HĐQT-NHCT-VPHĐQT1	30-08-2023	Approval of collateral release and adjustment to credit conditions for corporate customer	100%
225	305/NQ-HĐQT-NHCT-VPHĐQT1	30-08-2023	Approval of adjustments to the department model at VietinBank's branches	100%
226	282/NQ-HĐQT-NHCT-VPHĐQT1	30-08-2023	Approval of credit limit and credit for corporate customer	100%
227	309/NQ-HĐQT-NHCT-VPHĐQT1	30-08-2023	Approval of adjustments to targets on the 2023 balanced scorecard for branches	100%
228	307/NQ-HĐQT-NHCT-VPHĐQT1	31-08-2023	Additional authority to approve and decide credit for loan products by electronic means	100%
229	336/NQ-HĐQT-NHCT-VPHĐQT1	01-09-2023	Strengthening the personnel of VietinBank's Emulation and Commendation Council	100%
230	329/NQ-HĐQT-NHCT-VPHĐQT1	01-09-2023	Authorization, task assignment and job handling for members of the Executive Board and Heads of Division	100%
231	317/NQ-HĐQT-NHCT-VPHĐQT1	06-09-2023	Approval of contract on transaction limits on the interbank market between VietinBank and MUFG Bank - Ho Chi Minh City Branch.	100%
232	316/NQ-HĐQT-NHCT-VPHĐQT1	06-09-2023	Directions at the monthly meeting of the Board of Directors in September 2023	100%
233	318/NQ-HĐQT-NHCT-VPHĐQT1	07-09-2023	Approval of adjustment to credit limit and credit granting for corporate customers.	100%
234	321/NQ-HĐQT-NHCT-VPHĐQT1	11-09-2023	Amendment and addition of the Charter of Organization and Operations and change of the organizational model and structure including moving the Head Office location from Ho Chi Minh City to Hanoi of VietinBank Debt and Asset Management Company Ltd. (VietinBank AMC) *(a subsidiary of VietinBank)*	100%
235	320/NQ-HĐQT-NHCT-VPHĐQT1	11-09-2023	Approval of feasibility study report	100%
236	323/NQ-HĐQT-NHCT-VPHĐQT1	11-09-2023	Approval of feasibility study report	100%
237	319/NQ-HĐQT-NHCT-VPHĐQT1	11-09-2023	Approval of Procurement Report	100%
238	322/NQ-HĐQT-NHCT-VPHĐQT1	11-09-2023	Approval of Procurement Report	100%
239	324/NQ-HĐQT-NHCT-VPHĐQT1	12-09-2023	Approval of feasibility study report	100%
240	325/NQ-HĐQT-NHCT-VPHĐQT1	13-09-2023	Approval of release VietinBank Laos' audited 2022 financial statements to the public	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
241	328/NQ-HDQT-NHCT-VPHDQT1	14-09-2023	Approval of Account Receivable Management Service Contract through account identification with VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)*	100%
242	330/NQ-HĐQT-NHCT-VPHĐQT1	14-09-2023	Approval of credit limit/ credit for corporate customer	100%
243	326/NQ-HĐQT-NHCT-VPHĐQT1	14-09-2023	Approval of credit limit/ credit for corporate customer	100%
244	334/NQ-HĐQT-NHCT-VPHĐQT1	15-09-2023	Approval of the policy of optimizing the efficiency of management and investment in the Bank's Digital Bond portfolio and supplementing the functions and tasks of the Treasury Dealing Department - Treasury Dealing and Capital Market Division	100%
245	338/NQ-HĐQT-NHCT-VPHĐQT1	18-09-2023	Approval of establishment of Digital Transformation Office in VietinBank	100%
246	337/NQ-HĐQT-NHCT-VPHĐQT1	21-09-2023	Approval of the policy of deploying facilities under the Customer Service Center in the Central and Southern regions	100%
247	362/NQ-HĐQT-NHCT-VPHĐQT1	20-09-2023	Approval of changes in shareholder structure for corporate customer	100%
248	344/NQ-HĐQT-NHCT-VPHĐQT1	20-09-2023	Approval of promulgation of Regulations on labor contracts in VietinBank system	100%
249	340/NQ-HĐQT-NHCT-VPHĐQT1	21-09-2023	Approval of changing location of head office of the branch's transaction office	100%
250	339/NQ-HĐQT-NHCT-VPHĐQT1	21-09-2023	Approval of the policy of registration, depository and registration of private bond transactions issued by VietinBank in 2021, 2022 at VSDC and HNX	100%
251	343/NQ-HĐQT-NHCT-VPHĐQT1	25-09-2023	Approval of changing name of Bai Chay branch and changing location of VietinBank's transaction office	100%
252	341/NQ-HĐQT-NHCT-VPHĐQT1	25-09-2023	Approval of remuneration regime for Branches with highly effective contributions to the system	100%
253	490/NQ-HĐQT-NHCT-VPHĐQT1	27-09-2023	Approval of the list of initiatives to implement in the BUP phase	100%
254	347/NQ-HĐQT-NHCT-VPHĐQT1	28-09-2023	Approval of credit limit/ credit for corporate customer	100%
255	308/NQ-HĐQT-NHCT-VPHĐQT1	29-09-2023	Approval of credit limit/ credit for corporate customer	100%
256	351/NQ-HĐQT-NHCT-VPHĐQT1	02-10-2023	Adjustments to the content of the Resolution to approve the sponsorship expenses for VietinBank's partner in 2023	100%
257	350/NQ-HĐQT-NHCT-VPHĐQT1	02-10-2023	Approval and official announcement of VietinBank's financial target metrics in 2023	100%
258	354/NQ-HĐQT-NHCT-VPHĐQT1	03-10-2023	Approval of feasibility study report	100%
259	355/NQ-HĐQT-NHCT-VPHĐQT1	03-10-2023	Approval of feasibility study report	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
260	356/NQ-HĐQT-NHCT-VPHĐQT1	04-10-2023	Approval of the change of branch in charge, location of head office of VietinBank's transaction office	100%
261	361/NQ-HĐQT-NHCT-VPHĐQT1	05-10-2023	Directions at the monthly meeting of the Board of Directors in October 2023	100%
262	357/NQ-HĐQT-NHCT-VPHĐQT1	06-10-2023	Approval of the content and promulgation of the Regulations on the framework for sustainable financial provision in the VietinBank system	100%
263	359/NQ-HĐQT-NHCT-VPHĐQT1	06-10-2023	Approval of the request to add the content of custodian banking activities and the provision of clearing and settlement services for securities transactions to VietinBank's Establishment and Operation License and implement procedures for providing clearing and settlement services for securities transactions	100%
264	368/NQ-HĐQT-NHCT-VPHĐQT1	10-10-2023	Approval of the content and the promulgation of the VND Payment Framework Regulations in the VietinBank system	100%
265	363/NQ-HĐQT-NHCT-VPHĐQT1	10-10-2023	New assignment/Adjustment of KPI 2023 and allocation for some HO units	100%
266	366/NQ-HĐQT-NHCT-VPHĐQT1	11-10-2023	Approval of feasibility study report	100%
267	365/NQ-HĐQT-NHCT-VPHĐQT1	11-10-2023	Approval of feasibility study report	100%
268	367/NQ-HĐQT-NHCT-VPHĐQT1	11-10-2023	Approval of feasibility study report	100%
269	369/NQ-HĐQT-NHCT-VPHĐQT1	11-10-2023	Approval of the content and the promulgation of the Regulations on the framework of foreign exchange activities in the VietinBank system	100%
270	364/NQ-HĐQT-NHCT-VPHĐQT1	11-10-2023	Approval of feasibility study report	100%
271	372/NQ-HĐQT-NHCT-VPHĐQT1	12-10-2023	Approval of the implementation of the plan to increase charter capital by shares issuance to pay dividends from profits after tax, after fund deduction and cash dividends in 2020	100%
272	374/NQ-HĐQT-NHCT-VPHĐQT1	19-10-2023	Approval of changing name and location of head office of the branch's transaction office	100%
273	373/NQ-HĐQT-NHCT-VPHĐQT1	19-10-2023	Approval of VietinBank's sponsorship policy for partner	100%
274	375/NQ-HĐQT-NHCT-VPHĐQT1	19-10-2023	Approval of credit limit/ credit for corporate customer	100%
275	376/NQ-HĐQT-NHCT-VPHĐQT1	24-10-2023	Approval of adjustment to transaction limits for financial institution	100%
276	383/NQ-HĐQT-NHCT-VPHĐQT1	26-10-2023	Approval of feasibility study report	100%
277	377/NQ-HĐQT-NHCT-VPHDQT1	26-10-2023	Approval of content and promulgation of Regulations on the framework of insurance agency operations in the VietinBank system	100%
278	389/NQ-HĐQT-NHCT-VPHĐQT1	30-10-2023	Approval of additional construction investment plan in 2023	100%
279	427/NQ-HĐQT-NHCT-VPHĐQT1	30-10-2023	Approval of adjustments to credit limits/credit for corporate customer	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
280	388/NQ-HĐQT-NHCT-VPHĐQT1	30-10-2023	Approval of Procurement Report	100%
281	390/NQ-HĐQT-NHCT-VPHĐQT1	31-10-2023	Promulgation of Regulations on preventing and combating money laundering and terrorist financing, preventing and combating the financing of proliferation of weapons of mass destruction in the VietinBank system	100%
282	391/NQ-HĐQT-NHCT-VPHĐQT1	01-11-2023	Consolidatation of personnel and promulgation of Regulations on organization and operation of the VietinBank Sustainable Development Steering Committee	100%
283	392/NQ-HĐQT-NHCT-VPHĐQT1	02-11-2023	The first amendment and supplement regarding the framework regulation on issuing promissory notes, bills, certificates of deposit, and domestic bonds in the VietinBank system	100%
284	393/NQ-HĐQT-NHCT-VPHĐQT1	03-11-2023	Approve the ranking and adjustment of salary levels and job level ratios for a number of departments/departments/units at the headquarter	100%
285	394/NQ-HĐQT-NHCT-VPHĐQT1	03-11-2023	Adjustment of credit conditions for corporate customer	100%
286	400/NQ-HĐQT-NHCT-VPHĐQT1	06-11-2023	Directions at the monthly meeting of the Board of Directors in November 2023	100%
287	401/NQ-HĐQT-NHCT-VPHĐQT1	09-11-2023	Approval of changing name of Van Don Branch	100%
288	397/NQ-HĐQT-NHCT-VPHĐQT1	09-11-2023	Approval of transaction limits for financial institution	100%
289	402/NQ-HĐQT-NHCT-VPHĐQT1	13-11-2023	Approval of the policy of establishing an extension department in Vinh Phuc of the Hanoi Cash Management Center	100%
290	404/NQ-HĐQT-NHCT-VPHĐQT1	13-11-2023	Approval of the content of report to the State Bank of Vietnam on the implementation of VietinBank Tower project in the third quarter of 2023	100%
291	403/NQ-HĐQT-NHCT-VPHĐQT1	14-11-2023	Approval of credit limit/ credit for corporate customer	100%
292	405/NQ-LTHĐQT-NHCT-VPHĐQT1	16-11-2023	Approval of adjustment/ addition to a number of contents in Decision 079/CS-HĐQT-NHCT-NS1 dated December 28, 2022 on promulgating welfare and compensation regulations of VietinBank	100%
293	411/NQ-HĐQT-NHCT-VPHĐQT1	20-11-2023	Adjustment of the construction investment plan in 2023 for project: Fire protection system for VietinBank's Branch Headquarters building	100%
294	407/NQ-HĐQT-NHCT-VPHĐQT1	20-11-2023	Amendment of the charter of VietinBank Leasing	100%
295	408/NQ-HĐQT-NHCT-VPHĐQT1	20-11-2023	Approval of the final registration date to issue shares for dividend payment from profits after tax, after fund deduction and cash dividends in 2020	100%
296	416/NQ-HĐQT-NHCT-VPHĐQT1	20-11-2023	Approval of the commodity trading contracts between VietinBank and VietinBank's Gold & Jewellery *(a subsidiary of VietinBank)*	100%
297	419/NQ-HĐQT-NHCT-VPHĐQT1	22-11-2023	Approval of VietinBank's sponsorship policy for partner	100%

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298	432/NQ-HĐQT-NHCT-VPHĐQT1	23-11-2023	Approval of feasibility study report	100%
299	424/NQ-HĐQT-NHCT-VPHĐQT1	23-11-2023	Approval of adjustments to investment capital plan of VietinBank's branch headquarter	100%
300	422/NQ-HĐQT-NHCT-VPHĐQT1	23-11-2023	Approval of credit limit and credit for corporate customer	100%
301	430/NQ-HĐQT-NHCT-VPHĐQT1	29-11-2023	Approval of credit hanndling plan for corporate customer	100%
302	434/NQ-HĐQT-NHCT-VPHĐQT1	30-11-2023	Approval of Health Insurance Contract VBI Care (from 01/12/2023 to 30/11/2024) between VietinBank and VietinBank Insurance Joint Stock Corporation (VBI) (*a subsidiary of VietinBank)*	100%
303	435/NQ-HĐQT-NHCT-VPHĐQT1	30-11-2023	Approval of the Contract between VietinBank and VietinBank Insurance Joint Stock Corporation - VBI (*a subsidiary of VietinBank*) to provide insurance services against all risks of ATM assets; insurance for money in ATMs; insurance for ATM fund shortage in VietinBank system for the period 2023 - 2026	100%
304	436/NQ-HĐQT-NHCT-VPHĐQT1	30-11-2023	Approval of credit limit/ credit for corporate customer	100%
305	431/NQ-HĐQT-NHCT-VPHĐQT1	30-11-2023	Approval of the content and documents of VBI's 2nd extraordinary General Meeting of Shareholders in 2023	100%
306	433/NQ-HĐQT-NHCT-VPHĐQT1	30-11-2023	Approval of Procurement Report	100%
307	398/NQ-HĐQT-NHCT-VPHĐQT1	01-12-2023	Approval of adjustments to the 2023 regular fixed asset procurement plan	100%
308	438/NQ-HĐQT-NHCT-VPHĐQT1	01-12-2023	Approval of changing location of branch of Trang Bang industrial zone	100%
309	444/NQ-HĐQT-NHCT-VPHĐQT1	05-12-2023	Termination of Decision No. 980/2013/QD-HĐQT-NHCT35 dated June 19, 2013 on Regulations on lending and borrowing; deposit money, receipt of term deposits; trade of valuable papers with financial institutions on a term basis	100%
310	440/NQ-HĐQT-NHCT-VPHĐQT1	05-12-2023	Approval of feasibility study report	100%
311	441/NQ-HĐQT-NHCT-VPHĐQT1	05-12-2023	Approval of Procurement Report	100%
312	452/NQ-HĐQT-NHCT-VPHĐQT1	06-12-2023	Approval of changing name and location of head office of the branch's transaction office	100%
313	454/NQ-HĐQT-NHCT-VPHĐQT1	06-12-2023	Directions at the monthly meeting of the Board of Directors in December 2023	100%
314	450/NQ-HĐQT-NHCT-VPHĐQT1	06-12-2023	Approve adjustments to credit limits/credit conditions for corporate customer	100%
315	443/NQ-HĐQT-NHCT-VPHĐQT1	07-12-2023	Approval of feasibility study report	100%
316	445/NQ-HĐQT-NHCT-VPHĐQT1	07-12-2023	Approval of feasibility study report	100%

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No.	Resolution No.	Date of issue	Contents	Approval rate
317	460/NQ-HĐQT-NHCT-VPHĐQT1	08-12-2023	Approval of feasibility study report	100%
318	459/NQ-HĐQT-NHCT-VPHĐQT1	08-12-2023	Approval of Procurement Report	100%
319	458/NQ-HĐQT-NHCT-VPHĐQT1	08-12-2023	Approval of adjustments to credit conditions for corporate customer	100%
320	461/NQ-HĐQT-NHCT-VPHĐQT1	12-12-2023	Approval of credit limit granted for corporate customer	100%
321	421/NQ-HĐQT-NHCT-VPHĐQT1	22-11-2023	Approval of transaction limits for financial institution	100%
322	471/NQ-HĐQTNHCT-VPHĐQT1	06-12-2023	Approval of the establishment of a Digital Factory at VietinBank (Digital Factory - DF)	100%
323	492/NQ-HĐQT-NHCT-VPHĐQT1	08-12-2023	Approve the policy of granting credit cards to corporate customers	100%
324	464/NQ-HĐQT-NHCT-VPHĐQT1	08-12-2023	Approval of comments on the 2024 Internal Audit Plan	100%
325	463/NQ-HĐQT-NHCT-VPHĐQT1	14-12-2023	Approval of graduation standards and graduation list of VietinBank Top 500 program for Hipo identified in 2019	100%
326	462/NQ-HĐQT-NHCT-VPHĐQT1	14-12-2023	Approval of adjustments to construction investment projects	100%
327	467/NQ-HĐQT-NHCT-VPHĐQT1	18-12-2023	Approval of feasibility study report	100%
328	465/NQ-HĐQT-NHCT-VPHĐQT1	18-12-2023	Approval and promulgation of regulations on the organizational structure, functions and tasks of the Card Center - Retail Division	100%
329	473/NQ-HĐQT-NHCT-VPHĐQT1	19-12-2023	Approval of the content and agreement to promulgate the Internal Management Regulations for personnel appointed/nominated as controllers at VietinBank's domestic subsidiaries	100%
330	479/NQ-HĐQT-NHCT-VPHĐQT1	22-12-2023	Approval of Procurement Report	100%
331	478/NQ-HĐQT-NHCT-VPHĐQT1	22-12-2023	Approval of Procurement Report	100%
332	477/NQ-HĐQT-NHCT-VPHĐQT1	22-12-2023	Approval of adjustments to the 2023 plan of issuance of valuable papers	100%
333	476/NQ-HĐQT-NHCT-VPHĐQT1	22-12-2023	Approval of the consolidation of VietinBank Risk Management Committee	100%
334	480/NQ-HĐQT-NHCT-VPHĐQT1	25-12-2023	Approval of the amendment and promulgation of VietinBank's Charter of organization and operation	100%
335	482/NQ-HĐQT-NHCT-VPHĐQT1	26-12-2023	Approval of adjustments to construction investment projects	100%
336	481/NQ-HĐQT-NHCT-VPHĐQT1	26-12-2023	Approval and promulgation of regulations on the organizational structure, functions and tasks of the Corporate Customer Division	100%
337	483/NQ-HĐQT-NHCT-VPHĐQT1	27-12-2023	Approval of the Asset Mortgage Contract and Document amending and supplementing the Mortgage Contract between VietinBank and VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)*	100%
338	489/NQ-HĐQT-NHCT-VPHĐQT1	28-12-2023	Approval of Procurement Report	100%
339	491/NQ-HĐQT-NHCT-VPHĐQT1	29-12-2023	Approval of change of the location of Sam Son Branch headquarters	100%

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VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE

THE SOCIALIST REPUBLIC OF VIETNAM
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APPENDIX 02 (Disclosure)
LIST OF AFFILIATED PERSONS OF VIETINBANK
(Full year 2023)

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
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-ĐHĐCĐ dated 29/04/2022.	Internal person
8	Masahiko Oki		Board member Deputy CEO					23-05-2020	02-06-2023	- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020. - Dismissed BoD member under 2023 AGM Resolution No.26/NQ-DHDCD dated 21/4/2023 from 02/06/2023.	Internal person
9	Koji Iriguchi		Board member Deputy CEO					02-06-2023		- Appointed BoD member under 2023 AGM Resolution No.26/NQ-DHDCD dated 21/4/2023 from 02/06/2023.	Internal person
10	Masashige Nakazono		Board member					16-04-2021		- Appointed BoD member under 2021 AGM Resolution No.23/NQ-DHDCD dated 16/04/2021.	Internal person
11	Nguyen Thi Bac		Independent Board member					23-05-2020		- Appointed BoD member under 2020 AGM Resolution No.21/NQ-DHDCD dated 23/05/2020.	Internal person

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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
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. - Dismissed Deputy CEO in charge of BoM since 01/009/2023 under Decision No.1242/QĐ-NHNN dated 29/06/2023 of Governor of State Bank of Vietnam and Notice of change of Deputy CEO in charge of BoM of VietinBank No.876/HĐQT-NHCT-VPHĐQT1 dated 25/08/2023 of VietinBank BoD.	Internal person
2	Masahiko Oki		Board member Deputy CEO					23-05-2020	02-06-2023	- Appointed Deputy CEO under Decision No. 2568/QD-HDQT-NHCT1.2 dated 26/05/2020 of VietinBank BoD. - Dismissed Deputy CEO under Decision No. 162/QD-HDQT-NHCT-NS2 dated 02/06/2023 of VietinBank BoD	Internal person
3	Koji Iriguchi		Board member Deputy CEO					02-06-2023		- Appointed Deputy CEO under Decision No. 586/QD-HDQT-NHCT-NS2 dated 02/06/2023 of VietinBank BoD	Internal person
4	Tran Cong Quynh Lan		Deputy CEO Head of IT Division					05-03-2015		- Appointed Deputy CEO under Decision No.159/QD-HDQT-NHCT1 dated 03/03/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 8668/QĐ-HĐQT-NHCT1.2 dated 20/07/2020.	Internal person
5	Nguyen Dinh Vinh		Deputy CEO					31-07-2015		- Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/07/2015 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 1369/QD-HDQT-NHCT1.2 dated 07/08/2020 of VietinBank BoD.	Internal person
6	Le Nhu Hoa		Deputy CEO					01-08-2016		- Appointed Deputy CEO under Decision No.369/QD-HDQT-NHCT1.2 dated 01/08/2016 of VietinBank BoD. - Reappointed Deputy CEO under Decision No. 369/QD-HDQT-NHCT1.2 dated 07/09/2021 of VietinBank BoD.	Internal person
7	Le Duy Hai		Deputy CEO					09-05-2022		- Appointed Deputy CEO under Decision No. 669/QĐ-HĐQT-NHCT1.2 dated 09/05/2022 of VietinBank BoD.	Internal person

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No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
8	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
9	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
10	Do Thanh Son		Deputy CEO In-charge of BoM					11-10-2022		- Appointed Deputy CEO under Decision No. 6666/QĐ-HĐQT-NHCT-NS2 dated 11/10/2022 of VietinBank BoD. - In charge of BoM under Decision No.666/QĐ-HĐQT-NHCT-NS2 dated 25/08/2023 of 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
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

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
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
VII -	***Subsidiaries:***										
1	VietinBank Insurance Joint Stock Corporation (VBI)	-		License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance	12-12-2002	Ministry of Finance	126 Doi Can, Ba Dinh, Hanoi	12-12-2002			Subsidiary
2	VietinBank Gold and Jewellery Trading Company Limited	-		Business Registration No. 0105011873 issued on 25/11/2010 by Hanoi Department of Planning and Investment, amended for the 9th time on 19/12/2022	25-11-2010	Hanoi Department of Planning and Investment	114 Mai Hac De, Hai Ba Trung, Hanoi	25-11-2010			Subsidiary

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
3	VietinBank Money Transfer Company Limited	-		Decision No.2187/QD-NHNN dated 06/10/2011 by the State Bank of Vietnam; Business Registration No.0105757686 issued on 03/01/2012 by Hanoi Department of Planning and Investment, amended for the 1st time on 13/03/2015	06-10-2011	The State Bank of Vietnam	126 Doi Can, Ba Dinh, Hanoi	06-10-2011			Subsidiary
4	VieinBank Debt and Asset Management Company Limited (VietinBank AMC)	-		Business Registration No. 0302077030 issued on 20/07/2010 by Ho Chi Minh City Department of Planning and Investment, amended for the 6th time on 12/01/2021	20-07-2010	Hochiminh City Department of Planning and Investment	76 Nguyen Van Cu, Nguyen Cu Trinh, District 1, HCM city	20-07-2010			Subsidiary

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

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 and Business Registration amended for the 13th time dated 03/11/2022	26-10-2010	The State Securities Commission of Vietnam	34 Cua Nam, Hoan Kiem, Hanoi	26-10-2010			Subsidiary
6	VietinBank Leasing Company Limited (VietinBank Leasing)	-		Decision No.53/1998/QD-NHNN5 dated 26/01/1998 by the State Bank of Vietnam; Business Registration No.0101047075 issued on 31/08/2009 by Hanoi Department of Planning and Investment, amended for the 11th time dated 01/06/2022.	26-01-1998	The State Bank of Vietnam	16 Phan Dinh Phung, Ba Dinh, Hanoi	26-01-1998			Subsidiary

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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
7	VietinBank Securities Joint Stock Company	-		Business license No.107/UBCK-GP dated 01/07/2009 and latest amended license No. 62/GPĐC-UBCK dated 01/08/2023 by the State Securities Commission.	01-07-2009	The State Securities Commission of Vietnam	Floor 1 to Floor 4, Building N02-T2 Diplomatic Area, Xuan Tao Ward, Bac Tu Liem District, Hanoi	01-09-2000			Subsidiary
8	VietinBank Laos Limited	-		068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR Business Registration License No. 2947/DKDN dated September 27, 2023 of 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
VIII - Associated 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

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

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
IX -	***Major shareholder, strategic shareholder:***										
1	The State Bank of Vietnam	-		15/SL	05-06-1951	Prime Minister	49 Ly Thai To, HK, Hanoi	03-07-2009			State shareholder, major shareholder
2	MUFG Bank, Ltd.	-		CA6217	08-04-2013	Vietnam Securities Depository	7-1,MARUNOUCHI 2-CHOME, CHIYODA-KU, TOKYO 100-8388	14-05-2013		Report on ownership of major shareholder was publicly disclosed at the link: https://investor.vietinbank.vn/Handlers/DownloadAttachedFile.ashx?NewsID=69011	Major shareholder, strategic shareholder

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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 2023)

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Resolutions No. approved by the AGM/BoD *(if any, specify date of issue)*	Content, quantity, total value of transaction	Note
1	MUFG Bank, Ltd. - HCMC Branch	VietinBank's majority shareholder	License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam.	Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC	10-01-2023	Resolution No. 008/NQ-HDQT-NHCT-VPHDQT1 dated 09/01/2023	Approved the deposit framework contracts in VND between VietinBank and MUFG Bank - Ho Chi Minh City Branch. Transaction quantity and value are not provided due to information security.	
2	MUFG Bank, Ltd. - HCMC Branch	VietinBank's majority shareholder	License for Establishment and Operation No. 109/GP-NHNN dated 09/11/2018 by the State Bank of Vietnam.	Level 8, Landmark Building, 5B Ton Duc Thang Str., District 1, HCMC	09-01-2023	Resolution No. 009/NQ-HDQT-NHCT-VPHDQT1 dated 09/01/2023	Approved the limit contracts for transactions on the interbank market between VietinBank and MUFG Bank – Ho Chi Minh City Branch. Transaction quantity and value are not provided due to information security..	
3	VietinBank Laos Limited	- VietinBank's subsidiary; - Ms.Pham Thi Thanh Hoai is VietinBank's Board member *(from 2019 to now)*, cum Chairwoman of the Board of Members of VietinBank Laos Limited *(from 2021 to now)*	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR Business Registration License No. 2947/DKDN dated September 27, 2023 of the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	15-02-2023	Resolution No. 048/NQ-HDQT-NHCT-VPHDQT1 dated 15/02/2023	Approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos Limited. Transaction quantity and value are not provided due to information security.	

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

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	VieinBank Debt and Asset Management Company Limited (VietinBank AMC)	- VietinBank's subsidiary; - Mr.Do Thanh Son is Deputy CEO in charge of BoM *(Deputy CEO from 2022 to now)*, cum Chairman of VietinBank Debt and Asset Management Company Limited *(from 2023 to now)*	Business Registration No. 0302077030 issued on 20/07/2010 by Ho Chi Minh City Department of Planning and Investment, amended for the 6th time on 12/01/2021	76 Nguyen Van Cu, Nguyen Cu Trinh, District 1, HCM city	31-03-2023	Resolution No. 094/NQ-HDQT-NHCT-VPHDQT1 dated 23/3/2023	**1. Content:** Approved principal contract on debt recovery authorization between VietinBank and VietinBank AMC. **2. Quantity:** 01. **3. Transaction value:** The contract is without detailed value.	
5	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's subsidiary	License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance	126 Doi Can, Ba Dinh, Hanoi	04-04-2023	Resolution No. 108/NQ-HDQT-NHCT-VPHDQT1 dated 4/4/2023	**1. Content:** Approved the property mortgage contracts between VietinBank and VietinBank Insurance Corporation - VBI. **2. Quantity:** 04. **3. Transaction value:** Total value of collateral is 155 billion VND.	
6	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's subsidiary	License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance	126 Doi Can, Ba Dinh, Hanoi	- The Guarantee Contract: signed on 15/5/2023; - The Property Mortgage Contract: ksigned on 11/5/2023; - 02 Valuable Papers Pledge Contracts: signed on 11/5/2023.	Resolution No. 146/NQ-HDQT-NHCT-VPHDQT1 dated 28/4/2023	**1. Content:** Approved the Guarantee Contract, Property Mortgage Contract and Valuable Papers Pledge Contracts between VietinBank and VietinBank Insurance Corporation - VBI. **2. Quantity:** 04. **3. Transaction value:** - The Guarantee Contract: The maximum guarantee value is 100 billion VND; - The Property Mortgage Contract: The value of collateral is 20 billion VND; - 02 Valuable Papers Pledge Contracts: The total value of pledged assets is 105 billion VND.	

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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
7	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's subsidiary	License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance	126 Doi Can, Ba Dinh, Hanoi	27-06-2023	Resolution No. 171/NQ-HDQT-NHCT-VPHDQT1 dated 19/5/2023	**1. Content:** Approved the insurance agent contract between VietinBank and VietinBank Insurance Corporation - VBI. **2. Quantity:** 01. **3. Transaction value:** The contract is without detailed value.	
8	VietinBank Leasing Company Limited (VietinBank Leasing)	VietinBank's subsidiary	Decision No.53/1998/QD-NHNN5 dated 26/01/1998 by the State Bank of Vietnam; Business Registration No.0101047075 issued on 31/08/2009 by Hanoi Department of Planning and Investment, amended for the 11th time dated 01/06/2022.	16 Phan Dinh Phung, Ba Dinh, Hanoi	30-06-2023	Resolution No. 228/NQ-HDQT-NHCT-VPHDQT1 dated 28/6/2023	Approved the lending/deposit transaction limit Contract in the interbank market between VietinBank and VietinBank Leasing. Transaction quantity and value are not provided due to information security.	
9	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's subsidiary	License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance	126 Doi Can, Ba Dinh, Hanoi	30-06-2023	Resolution No. 233/NQ-HDQT-NHCT-VPHDQT1 dated 29/6/2023	**1. Content:** Approved the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Policy Contract within VietinBank system for the period of 2023 - 2024 between VietinBank and VietinBank Insurance Corporation - VBI. **2. Quantity:** 01. **3. Transaction value:** Total insurance premium is 723,429 USD.	
10	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	18-08-2023	Resolution No. 272/NQ-HĐQT-NHCT-VPHĐQT1 dated 08/08/2023	**1. Content:** Approval of documents amending and supplementing the guarantee contract between VietinBank and VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)* **2. Quantity**: 01 **3. Total value of guarantee:** 392 billion VND	
11	VietinBank Leasing Company Limited (VietinBank Leasing)	VietinBank's subsidiary	Decision No.53/1998/QD-NHNN5 dated 26/01/1998 by the State Bank of Vietnam; Business Registration No.0101047075 issued on 31/08/2009 by Hanoi Department of Planning and Investment, amended for the 11th time dated 01/06/2022.	16 Phan Dinh Phung, Ba Dinh, Hanoi	15-08-2023	Resolution No. 273/NQ-HĐQT-NHCT-VPHĐQT1 dated 09/08/2023	**1. Content**: Approval of collateralized contract between VietinBank and VietinBank Leasing Company Ltd. (VietinBank Leasing) *(a subsidiary of VietinBank)* **2. Quantity:** 01 **3. Transaction value**: Value is not provided due to information security.	

NOTE: THIS ENGLISH VERSION IS FOR INFORMATION PURPOSE ONLY

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
12	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	18-08-2023	Resolution No. 283/NQ-HĐQT-NHCT-VPHĐQT1 dated 18/08/2023	**1. Content**: Approval of the content of the Document amending and supplementing the Insurance Agency Contract with VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)* **2. Quantity:** 01 **3. Transaction value:** No specific transaction value due to the document regarding amendment and addition of contract terms.	
13	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	22-08-2023	Resolution No. 286/NQ-HĐQT-NHCT-VPHĐQT1 dated 22/08/2023	**1. Content**: Approval of the content of the Money Insurance Contract in the VietinBank system for the period 2023-2024 between VietinBank and VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)* **2. Quantity:** 01 **3. Transaction value**: 6,8 billion VND	
14	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	24-08-2023	Resolution No. 292/NQ-HĐQT-NHCT-VPHĐQT1 dated 24/08/2023	**1. Content:** Approval of the Asset Mortgage Contract between VietinBank and VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)* **2. Quantity:** 01 **3. Transaction value**: 15 billion VND	
15	MUFG Bank, Ltd. - HCMC Branch	VietinBank's majority 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	31-08-2023	Resolution No. 297/NQ-HĐQT-NHCT-VPHĐQT1 dated 29/08/2023	**1. Content**: Approval of the deposit framework contract with 100 million USD as limit (converted to VNĐ) between VietinBank and MUFG Bank - Ho Chi Minh City Branch *(majority shareholder of VietinBank)* **2. Quantity:** 01 **3. Transaction value**: 100 million USD as limit (converted to VND)	
16	MUFG Bank, Ltd. - HCMC Branch	VietinBank's majority 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	06-09-2023	Resolution No. 317/NQ-HĐQT-NHCT-VPHĐQT1 dated 06/09/2023	Approved transaction limit contracts on the interbank market between VietinBank and MUFG Bank - City Branch. Ho Chi Minh *(major shareholder of VietinBank)* Transaction quantity and value are not provided due to information security.	

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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
17	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	28-12-2023	Resolution No. 328/NQ-HĐQT-NHCT-VPHĐQT1 dated 14/09/2023	**1. Content:** Approval of Account Receivable Management Service Contract through account identification with VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)* ***2. Quantity** : 01* **3. Transaction value**: Service maintenance fee: 15.000.000 VND per month	
18	VietinBank Gold and Jewellery Trading Company Ltd.	VietinBank's subsidiary	Business Registration No.0105011873 issued on 25/11/2020 by Hanoi Department of Planning and Investment, amended for the 9th time dated 19/12/2022	114 Mai Hac De, Hai Ba Trung, Hanoi	21-11-2023	Resolution No. 416/NQ-HĐQT-NHCT-VPHĐQT1 dated 20/11/2023	**1. Content**: Approval of the commodity trading contracts between VietinBank and VietinBank's Gold & Jewellery *(a subsidiary of VietinBank)* **2. Quantity**: 01 **3. Transaction value:** The principle contract should not have a specific transaction value, the total value does not exceed 09 billion VND.	
19	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	30-11-2023	Resolution No. 434/NQ-HĐQT-NHCT-VPHĐQT1 dated 30/11/2023	**1. Content**: Approval of Health Insurance Contract VBI Care (from 01/12/2023 to 30/11/2024) between VietinBank and VietinBank Insurance Corporation (VBI) *(a subsidiary of VietinBank)* **2. Quantity**: 01 **3. Transaction value**: Expected 85 billion VND	
20	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's 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	01-12-2023	Resolution No. 435/NQ-HĐQT-NHCT-VPHĐQT1 dated 30/11/2023	**1. Content**: Approval of the Contract between VietinBank and VietinBank Insurance Corporation - VBI *(a subsidiary of VietinBank)* to provide insurance services against all risks of ATM assets; insurance for money in ATMs; insurance for ATM fund shortage in VietinBank system for the period 2023 - 2026 **2. Quantity**: 01 **3. Transaction value:** 9,8 billion VND	
21	VietinBank Insurance Join Stock Corporation (VBI)	VietinBank's subsidiary	License of establishment and operation No.21GP/KDBH dated 12/12/2002 and Amended License No. 21/GPĐC33/KDBH dated 03/03/2022 by the Minister of Finance	126 Doi Can, Ba Dinh, Hanoi	27-12-2023	Resolution No. 483/NQ-HĐQT-NHCT-VPHĐQT1 dated 27/12/2023	**1. Content**: Approval of the Asset Mortgage Contract and Document amending and supplementing the Mortgage Contract between VietinBank and VietinBank Insurance Joint Stock Corporation (VBI) *(a subsidiary of VietinBank)* **2. Quantity**: 03 **3. Transaction value**: The value of mortgaged assets is 17 billion VND, 33 billion VND, 50 billion VND respectively	

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VIETNAM JOINT STOCK COMMERCIAL BANK
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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 2023)

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Content, quantity, total value of transaction	Note
1	VietinBank Laos Limited	- VietinBank's subsidiary; - Ms.Pham Thi Thanh Hoai is VietinBank's Board member *(from 2019 to now)* , cum Chairwoman of the Board of Members of VietinBank Laos Limited *(from 2021 to now)*	068/NHCHDCNDL dated 08/07/2015 by the State Bank of Laos PDR Business Registration License No. 2947/DKDN dated September 27, 2023 of the State Bank of Laos PDR	268 Langxang Street, Hatsady Ward, Chanthabouly, Vientiane, Laos	15-02-2023	Resolution No. 048/NQ-HDQT-NHCT-VPHDQT1 dated 15/02/2023 approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos Limited	Approved the foreign currency transaction limit contract between VietinBank and VietinBank Laos Limited. Transaction quantity and value are not provided due to information security.	
2	VieinBank Debt and Asset Management Company Limited (VietinBank AMC)	- VietinBank's subsidiary; - Mr.Do Thanh Son is Deputy CEO in charge of BoM *(Deputy CEO from 2022 to now)* , cum Chairman of VietinBank Debt and Asset Management Company Limited *(from 2023 to now)*	Business Registration No. 0302077030 issued on 20/07/2010 by Ho Chi Minh City Department of Planning and Investment, amended for the 6th time on 12/01/2021	76 Nguyen Van Cu, Nguyen Cu Trinh, District 1, HCM city	31-03-2023	Resolution No. 094/NQ-HDQT-NHCT-VPHDQT1 dated 23/3/2023 approved principal contract on debt recovery authorization between VietinBank and VietinBank AMC	**1. Content:** Approved principal contract on debt recovery authorization between VietinBank and VietinBank AMC. **2. Quantity:** 01. **3. Transaction value:** The contract is without detailed value.	

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APPENDIX 05 (Disclosure)
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS
(At 31/12/2023)

No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
I-	*Affiliated persons of BoDs' members:*									
1	**Tran Minh Binh**		**Chairman of BoD Legal Representative**					**3468**	**0.000065%**	
1.01	Tran Minh Quyet		Father							Passed away
1.02	La Thi Hien		Mother							Passed away
1.03	Nguyen Quang Due		Father - in - law					0	0%	
1.04	Nguyen Thi Ly		Mother - in - law					0	0%	
1.05	Nguyen Thi Le Hang		Wife					0	0%	
1.06	Tran Quang Phu		Son					0	0%	
1.07	Tran Khanh Uyen		Daughter					0	0%	
1.08	Tran Thanh Tam		Sister					0	0%	
1.09	Phan Trong Tien		Brother - in - law					0	0%	
1.10	Tran Thien Ly		Sister					0	0%	
1.11	Le Thanh Liem		Brother - in - law					0	0%	
1.12	Tran Mai Huong		Sister					0	0%	
1.13	Duong Minh Hai		Brother - in - law					0	0%	
1.14	Tran Thanh Thuy		Sister					0	0%	
1.15	Tran Manh Tien		Brother					0	0%	
1.16	Mai Thi Quy		Sister - in - law					0	0%	
1.17	Tran Quoc Hiep		Brother					0	0%	
1.18	Duong Thi Do Quyen		Sister - in - law					0	0%	
1.19	The State Bank of Vietnam		Representatives of 40% state ownership at VietinBank					1,384,670,513	25.79%	
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%	
2.05	Tran Truong Thao Van		Daughter					0	0%	
2.06	Tran Thi Phuong Anh		Daughter					0	0%	

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No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.07	The State Bank of Vietnam		Representatives of 30% state ownership at VietinBank					1,038,502,885	19.34%	
3	**Le Thanh Tung**		**Board member**					**0**	**0%**	
3.01	Le Van Tuan		Father							Passed away
3.02	Nguyen Thi Lan		Mother					0	0%	
3.03	Le Nhu Hung		Father-in-law					0	0%	
3.04	Nguyen Thi Minh Chau		Mother-in-law					0	0%	
3.05	Le Thi Thanh Nga		Wife					0	0%	
3.06	Le Viet		Son					0	0%	
3.07	Le Bao		Son					0	0%	Childhood No ID
3.08	Le Thi Quynh Hoa		Sister					0	0%	
3.09	The State Bank of Vietnam		Representatives of 30% state ownership at VietinBank					1,038,502,885	19.34%	
4	**Tran Thu Huyen**		**Board member**					**57,931**	**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
5.05	Nguyen Thi Phuong Chi		Wife					0	0%	
5.06	Nguyen Anh Phuong		Daughter					0	0%	
5.07	Nguyen Hoang Nam		Son					0	0%	
5.08	Nguyen Thuy Nga		Sister					0	0%	

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No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
5.09	Hoang Van Lien		Brother - in - law					0	0%	
5.10	Nguyen The Huy		Brother					0	0%	
5.11	Pham Thi Minh Tu		Sister - in - law					0	0%	
6	**Pham Thi Thanh Hoai**		**Board member**					**131**	**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 LaosLimited		Chairwoman of BoD					0	0%	
7	**Nguyen Duc Thanh**		**Board Member**					**0**	**0%**	
7.01	Nguyen Tuyen		Father							Passed away
7.02	Tran Thi Nhuong		Mother							Passed away
7.03	Hoang Viet Thang		Father - in - law					0	0%	
7.04	Tran Thi Phuong Thao		Mother - in - law					0	0%	
7.05	Hoang Viet Phuong		Wife					7	0.0000001%	
7.06	Nguyen Minh Nga		Daughter					0	0%	
7.07	Nguyen Hoang Quan		Son					0	0%	Childhood No ID
7.08	Nguyen Duc Huyen		Brother							Passed away
7.09	Duong Thi Thai Ha		Sister - in - law					0	0%	
7.10	Nguyen Thi Khoa		Sister					0	0%	
7.11	Nguyen Duc Huy		Brother					0	0%	
7.12	Nguyen Thi Hien		Sister - in - law					0	0%	
7.13	Nguyen Duc Thanh		Brother					0	0%	
7.14	Do Thi Lan		Sister - in - law					0	0%	
7.15	Nguyen Thi Minh Thuy		Sister					0	0%	
7.16	Nguyen Viet Hoa		Brother - in - law					0	0%	
8	**Koji Iriguchi**		**Board member Deputy CEO**					**0**	**0%**	
8.01	Shinichi Iriguchi		Father					0	0%	Driving license
8.02	Haruko Iriguchi		Mother					0	0%	Driving license
8.03	Jun Wakamiya		Father - in - law							Passed away
8.04	Kazuko Wakamiya		Mother - in - law					0	0%	Driving license
8.05	Kyoko Iriguchi		Wife					0	0%	
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%	

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No.	Name	Securities trading account (if any)	Position	ID No./ Passport No.	Date of issue	Place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
9.06	Sakuroko Nakazono		Daughter					0	0%	
9.07	Masato Nakazono		Son					0	0%	
9.08	Yasuko Kabashima		Sister					0	0%	
9.09	Takehiro Kabashima		Brother-in-law					0	0%	
9.10	Hiroko Onozuka		Sister					0	0%	Driving license
9.11	Itaru Onozuka		Brother-in-law					0	0%	Driving license
9.12	HC Comsumer Finance Philippines, Inc (HCPH)		Board member					0	0%	Register for SEC
10	**Nguyen Thi Bac**		**Independent Board member**					**0**	**0%**	
10.01	Nguyen Gia Han		Father							War martyr
10.02	Do Thi Ban		Mother							Passed away
10.03	Nguyen Van Van		Father - in - law							Passed away
10.04	Bui Thi Nam		Mother - in - law					0	0%	
10.05	Nguyen Ngoc Hoa		Husband					0	0%	
10.06	Nguyen Ngoc Hai		Son					0	0%	
10.07	Nguyen Ngoc Dung		Son					0	0%	
10.08	Phan Hong Anh		Daughter-in-law					0	0%	
II-	***Affiliated persons of Board of Management's members:***									
1	**Do Thanh Son**		**Deputy CEO in charge of BOM**					**125**	**0.0000023%**	
1.01	Do Van Hoan		Father					0	0%	
1.02	Le Thi Ngoc Anh		Mother					0	0%	
1.03	Dam Van Chung		Father-in-law					0	0%	
1.04	Vo Thi Thu Van		Mother-in-law					0	0%	
1.05	Dam Thi Thu Hoa		Wife					0	0%	
1.06	Do Anh Nguyen		Son					0	0%	
1.07	Do Thanh Nguyen		Son					0	0%	
1.08	Do Thi Bich Lien		Sister					0	0%	
1.09	Bui Duc Song		Brother-in-law					0	0%	
1.10	Do Thi Bich Loan		Sister					0	0%	
1.11	Nguyen Xuan Thanh		Brother-in-law					0	0%	
1.12	Do Thi Thanh Thuy		Sister					0	0%	
1.13	Tran Quoc Tuan		Brother-in-law					0	0%	
1.14	Do Thi Thanh Thuy		Sister					0	0%	
1.15	Do Thi Tuyet Mai		Sister					0	0%	
1.16	Ho Ngoc Tung		Brother-in-law					0	0%	
1.17	Do Thi Hong Mi		Sister					0	0%	
1.18	Do Thanh Trung		Brother-in-law					0	0%	

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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
1.19	VietinBank Debt and Asset Management Company Limited (VietinBank AMC)		Chairman					0	0%	
2	**Koji Iriguchi**		**Board member Deputy CEO**					**0**	**0%**	
				(Please refer to Section I.8)						
3	**Tran Cong Quynh Lan**		**Deputy CEO Head of IT Division**					**0**	**0%**	
3.01	Tran Cong Minh		Father					0	0%	
3.02	Cao Thi Kim Dung		Mother					0	0%	
3.03	Huynh Van Cuong		Father - in - law							Passed away
3.04	Pham Thi Phi		Mother - in - law					0	0%	
3.05	Huynh Nu Tram Anh		Wife					0	0%	
3.06	Tran Cong Quoc Khai		Son					0	0%	Childhood No ID
3.07	Tran Cong Khai Ky		Son					0	0%	Childhood No ID
3.08	Tran Cong Duy Long		Brother					0	0%	
3.09	Tran Thu Trang		Sister - in - law					0	0%	
3.10	Tran Cong Thien Qui		Brother					0	0%	
3.11	Tran Nguyen Thuy Duong		Sister - in - law					0	0%	
3.12	Tran Cong Bao Phung		Brother					0	0%	
3.13	Tran Kanako		Sister - in - law					0	0%	
3.14	Tran Kim Quynh Tien		Sister					0	0%	
4	**Nguyen Dinh Vinh**		**Deputy CEO**					**0**	**0%**	
4.01	Nguyen Dinh Thao		Father					0	0%	
4.02	Vo Thi Hanh Thuc		Mother					0	0%	
4.03	Mai Trong Thang		Father - in - law					0	0%	
4.04	Nguyen Thi Kim Dung		Mother - in - law					0	0%	
4.05	Mai Thanh Loan		Wife					0	0%	
4.06	Nguyen Mai Chi		Daughter					0	0%	Childhood No ID
4.07	Nguyen Dinh Bach		Son					0	0%	Childhood No ID
4.08	Nguyen Dinh Son		Brother					0	0%	
4.09	Nguyen Vu Dieu Nga		Sister - in - law					0	0%	

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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
4.10	VietinBank Money Transfer Company Limited		Chairman					0	0%	
5	**Le Nhu Hoa**		**Deputy CEO**					**39,937**	**0.000744%**	
5.01	Le Son Xuan		Father					407	0.000008%	
5.02	Tran Thi Thuoc		Mother					0	0%	
5.03	Pham Van Cu		Father - in - law							Passed away
5.04	Nguyen Thi Ham		Mother - in - law							Passed away
5.05	Pham Duy Binh		Husband					0	0%	
5.06	Pham Thi Thuy Duong		Daughter					0	0%	
5.07	Pham Thi Bao Chau		Daughter					0	0%	
5.08	Pham Duc Luong		Son					0	0%	
5.09	Le Thanh Mai		Sister					24,817	0.000462%	
5.10	Nguyen Huy Oanh		Brother - in - law					0	0%	
5.11	Le Hai Hiep		Brother					0	0%	
5.12	Do Thi Thu Hang		Sister - in - law					0	0%	
6	**Le Duy Hai**		**Deputy CEO**					**22,348**	**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%	
6.08	Hoang Viet Phuong		Brother-in-law					0	0%	
6.09	VietinBank Fund Management Company Limited (VietinBank Capital)		Chairman of the Members' Council					0	0%	
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%	

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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
7.06	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%	
III-	***Affiliated persons of Members of the Board of Supervisors:***									
1	**Le Anh Ha**		**Head of the Board of Supervisors**					**4,476**	**0.000083%**	
1.01	Le Huu Dien		Father							Passed away
1.02	Dang Thi Luyen		Mother					0	0%	
1.03	Trinh Van Tan		Father - in - law					0	0%	
1.04	Nguyen Thi Oanh		Mother - in - law					0	0%	
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**					**1,493**	**0.000028%**	
2.01	Nguyen Van Thang		Father							Passed away
2.02	Bui Thi My		Mother					0	0%	
2.03	Le Dinh Xuong		Father - in - law					0	0%	
2.04	Nguyen Thi Van Ha		Mother - in - law					0	0%	
2.05	Le Anh Tuan		Husband					0	0%	
2.06	Le Tuan Minh		Son					0	0%	
2.07	Le Tuan Dung		Son					0	0%	

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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
2.08	Nguyen Cong Thanh		Brother					0	0%	
2.09	Le Bich Thuy		Sister-in-law					0	0%	
2.10	Nguyen Quoc Trung		Brother					0	0%	
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					13	0.0000002%	
3.23	Pham Thi Tra Ly		Sister-in-law					0	0%	
IV-	***Affiliated persons of Chief Accountant:***									
1	**Nguyen Hai Hung**		**Chief Accountant**					**27,816**	**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 Phương		Wife					4,131	0.000077%	
1.06	Nguyen Phuong Ngan		Daughter					0	0%	
1.07	Nguyen Minh Nghia		Son					0	0%	
1.08	Nguyen Manh Ha		Brother					0	0%	
V-	***Affiliated persons of Head of Finance Division:***									
1	**Nguyen Bao Thanh Van**		**Head of Finance Division**					**18,384**	**0.000342%**	

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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					721	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%	

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