

No: 6822/TGD-NHCT44

Hanoi, 30th July 2018

Re: Disclosure of 1H2018's corporate
governance report

INFORMATION DISCLOSURE

Respectfully to: - The State Securities Commission
- Ho Chi Minh Stock Exchange

Company name: Viet Nam 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

Disclosure person: **Mr. Le Duc Tho – Member of BoD cum General Director**

Address: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Type of disclosed information: 24 hours Extraordinary As per request Periodic

Contents of information disclosure:


VietinBank discloses 1H2018's corporate governance report.

This information has been announced on electronic website of VietinBank on 30th July 2018 at <http://investor.vietinbank.vn>

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

Attachments:

- 1H2018's corporate governance report


AUTHORISED PERSON FOR
INFORMATION DISCLOSURE
MEMBER OF BOD CUM GENERAL
DIRECTOR



Le Duc Tho

No: 6821/BC-TGD-NHCT44

Hanoi, 30th July 2018

REPORT ON CORPORATE GOVERNANCE

(First half of 2018)

Respectfully to: - The State Securities Commission
- Ho Chi Minh Stock Exchange

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

Address of head office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Email: investor@vietinbank.vn

Charter capital: 37,234,045,560,000 VND

Securities code: CTG

I. Activities of the General Meeting of Shareholders

No.	Resolution	Date	Content
1	18/NQ-ĐHĐCĐ	21/4/2018	Resolution of 2018's Annual General Meeting (AGM) of Shareholders that approved: <ul style="list-style-type: none">- Report of the BoDs on task performance in 2017 and operation orientation for 2018;- Report of the BoM on 2017 business performance and development plan for 2018;- Report of the Supervisory Board on Supervisory Board's activities in 2017 and orientation for 2018;- 2017's audited financial reports;- 2017's profit distribution plan;- Remuneration for the BoDs and the Supervisory Board in 2018;- Amendments and supplements to VietinBank's Charter on Organization and Operation; VietinBank's Internal Regulation on Corporate Governance, VietinBank's Regulation on the Organization and Operation of VietinBank BoD;- Promulgation of VietinBank's Regulation on Organization and Operation of the Supervisory Board;- Authorization for VietinBank's BoD to organize the development and approval of VietinBank's Financial Regulation;- Termination of PG Bank merge into VietinBank;- VietinBank's personnel (Dismissal of Mr Yotaro Agari from member of the BoDs; Election of Mr Hideaki Takase to the BoDs for the term 2014-2019).

II. Board of Directors (BoD):

1. Information about members of the BoD:

For the first half of 2018, VietinBank's BoD held 05 monthly meetings to evaluate business results and provide directions for VietinBank's operations as well as exchanging a number of thematic contents. In addition, the BoD and the standing BoD also handled with other issues through written – opinion form (66 times). Details are as follows:

No	BoD's member	Position	Day becoming member of the BoD	Day no longer member of the BoD	Number of attendance	Percentage	Reasons for absence
1	Mr. Nguyen Van Thang	Chairman	29/4/2014		71/71	100%	
2	Mr. Le Duc Tho	Board member CEO	29/4/2014		71/71	100%	
3	Mr. Cat Quang Duong	Board member	29/4/2014		54/54	100%	
4	Ms. Tran Thu Huyen	Board member	24/7/2014		53/53	100%	
5	Ms. Nguyen Hong Van	Board member	29/4/2014		39/39	100%	
6	Mr. Phung Khac Ke	Board member	1/11/2014		41/41	100%	
7	Mr. Hideaki Takase	Board member Deputy CEO	21/4/2018		32/32	100%	Attend BoD meetings and give written comments since 21/4/2018 (start being BoD member)
8	Mr. Hiroshi Yamaguchi	Board member Deputy CEO	17/4/2017		40/41	98%	Did not attend April meeting due to business trip.
9	Mr. Yotaro Agari	Board member	26/4/2016	21/4/2018	8/8	100%	Did not attend BoD meetings and give written comments since 21/4/2018 (no longer being BoD member)

Notes:

- Chairman and Member of BoD cum CEO: attend (i) all BoD's monthly meetings; (ii) give written opinions of the BoD and (iii) give written opinions of the standing BoD.
- Board Member – Mr. Cat Quang Duong, Ms. Tran Thu Huyen, Ms. Nguyen Hong Van: attend (i) all BoD's monthly meetings; (ii) give written opinions of the BoD and (iii) give some written opinions of the standing BoD (according to BoD's task assignment). However, written opinions of Board Member Ms. Nguyen Hong

Van are not required for documents related to VietinBank Insurance Company (VBI) because Ms. Nguyen Hong Van is currently the Chairwoman of VBI.

- *Board Member – Mr. Phung Khac Ke, Mr. Hiroshi Yamaguchi: attend (i) all BoD's monthly meetings and (ii) give written opinions of the BoD.*
- *Board Member – Mr. Hideaki Takase, Mr. Yotaro Agari: Non-residential Board Member, attend (i) some BoD's monthly meetings and (ii) give written opinions of the BoD.*
- *Resolution of the 2018 Annual General Meeting of Shareholders No. 18/NQ-DHĐCĐ dated 21/4/2018 approved the amendment and supplementation of VietinBank's Regulation on the Organization and Operation of VietinBank BoD, accordingly, the standing BoD no longer existed.*

2. Supervision by the BoD over the Board of Management (BoM):

Supervisory activities of the BoD over the BoM are carried out in accordance with the internal management regulations, the regulations on organization and operation of the BoD and the regulation on organization and operation of the BoM. On the other hand, the CEO is also a board member, thus ensuring the supervision of the BoD on management activities.

At regular monthly meetings of the BoD, the CEO reported all aspects of VietinBank operations as well as the results of implementing AGM and BoD's resolutions.

In addition to periodical reports, for the first half of 2018, the CEO on behalf of the BoM also reported to the BoD several topics for further discussion, such as:

- Government's Resolutions, Directives and Circulars of the State Bank of Vietnam (SBV) on measures to manage monetary policy, stabilize interest rates & macro-economy and restructure of banking sector, such as Resolution No.01 of the Government on major tasks and solutions to direct the implementation of the socio-economic development plan and state budget estimates in 2018; The SBV's active and flexible monetary policy aiming to stabilize macro balances and control inflation, support economic growth at a reasonable level; The scheme "Restructuring the system of credit institutions associated with dealing with bad debts in the period 2016-2020" and Resolution No. 42/2017 / QH14 piloting bad debts resolution of credit institutions...;
- Global economic developments, volatility in the global stock market and impact on Vietnam's macro economy as well as banking activity;
- Risk management, progress of implementing Basel II, operation control and debt quality control, bad debts resolution plan;
- Progress of implementing major IT projects of VietinBank;
- Network development, stepping up the standardization of the organization model, consolidating and reforming the organizational structure and operation model with the roadmap towards international standards....

The BoD also assigned the BoM to closely monitor the macroeconomic situation & market developments to flexibly carry out the set - out key tasks, in order to accomplish the 2018 business plan, thus marking the 30 years anniversary of development of VietinBank.

For 1H2018, VietinBank's business operation still enjoyed stable growth. As compared to 31/12/2017, total assets at the end of June 2018 were estimated at 1,140 trillion VND, up over 40 trillion VND, an increase of 4% as of year-end 2017; credit growth were estimated at 7,56%, higher than that of the banking industry (6,84%). In which, outstanding loans were projected to increase by

9.8% as compared to beginning of the year. Efficiency targets were maintained as planned, consolidated ROA and ROE were estimated at 1% and 13%, respectively.

With the above results, VietinBank continues to maintain and improve the credit rating and development outlook according to international credit rating agencies in 1H2018 and was honored the awards and accolades from domestic and international institutions such as 6th time in Top 2000 largest enterprises in the world; 6th time in Top 500 World's Most Valuable Banking Brands with a brand value of \$ 381 million, an increase of 51,3% as compared to 2017, brand strength AA; The 14th time at the leading Top of Strong Brand in Vietnam; Top 10 Best VNR 500...

During period 2018 – 2020, VietinBank's orientation is to develop in-depth, sustainable growth associated with business efficiency; To improve the income structure and increase the proportion of non-interest income, especially the revenue from services through comprehensive promotion of product and service quality; to develop payment banking activities, catching up with the trend of non-cash payment and industrial revolution 4.0; to raise financial capacity for stable and safe development; to improve labor productivity through improving operational efficiency, streamlined processes and effective cost management through improving resource allocation and operational cost control.

3. Activities of the BoD's committees:

At present, VietinBank has 02 committees under the BoD namely Nomination, Salary and Reward Committee and Risk Management Committee. The Committees operate in accordance with the Regulation on organization and operation of each Committee issued by the Board, specifically:

- **Nomination, Salary and Reward Committee:** advising the Board on the organizational structure, personnel management policies, performance evaluation and treatment policies; assisting the Board in re-evaluating personnel within the decision-making authority of the Board; Organizing comprehensive supervision and control of personnel management, capacity framework, succession planning, human resources risk in line with business orientations and plans of VietinBank in each period.
- **Risk Management Committee:** Advising the Board on issues related to the determination of risk appetite in each period based on practical situation and market development; Formulating risk management mechanisms, policies and orientation on managing credit risk, investment risk, market risk, operation risk and other types of risks; Advising the Board on approval of investment, related transactions, management policies, risk handling plans within the scope of functions and tasks assigned by the BoD.

In 1H2018, the Committees continued to work with relevant departments to review, finalize, amend and promulgate new regulations, procedures on risk management, personnel, reward,...; Advising and proposing to the BoD about risk management strategies and policies, risk prevention measures on various aspects, implementing initiatives to implement Basel II according to the roadmap; review the personnel under the management of the Board to contribute to improving the capacity and quality in personnel management; Proposing and advising the Board on strategic planning and development of VietinBank in the coming time....

4. Resolutions of the BoD:

No.	Resolution No.	Date	Contents
1	004/NQ-TTHĐQT-NHCT44	09/01/2018	Merging Cash and Vault Department into Transaction Accounting Department at small-sized branches
2	005/NQ-TTHĐQT-NHCT44	09/01/2018	Approval on extension of credit limit granted to customer
3	007/NQ-TTHĐQT-NHCT44	12/01/2018	Approval on granting credit limit to customer
4	014/NQ-TTHĐQT-NHCT44	15/01/2018	Authority to decide personnel matters at branches which merged the cash and vault department into transaction accounting department
5	015/NQ-TTHĐQT-NHCT44	24/01/2018	Approval on 2018 business KPIs assigning to branches in VietinBank's system
6	017/NQ-TTHĐQT-NHCT44	24/01/2018	Approval on 2018 business KPIs assigning to subsidiary companies, subsidiary bank and overseas branches
7	024/NQ-TTHĐQT-NHCT44	06/02/2018	Approval on extension of credit limit granted to customer
8	025/NQ-TTHĐQT-NHCT44	06/02/2018	Approval on extension of credit limit granted to customer
9	026/NQ-TTHĐQT-NHCT44	06/02/2018	Adjusting 2017 KPI of Branch Director
10	027/NQ-TTHĐQT-NHCT44	08/02/2018	Approval on the promulgation of regulations on revision of credit and investment policy documents issued by the Board of Management.
11	028/NQ-HĐQT-NHCT44	12/02/2018	Approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI.
12	030/NQ-TTHĐQT-NHCT44	12/02/2018	Approval on granting transaction limit to customer
13	034/NQ-TTHĐQT-NHCT44	14/2/2018	Labor Limit of branches in 2018
14	035/NQ-TTHĐQT-NHCT44	27/02/2018	Approval in principal the appointment of Deputy General Director of VietinBank Gold and Jewelry Trading Co. Ltd.
15	038/NQ-TTHĐQT-NHCT44	27/02/2018	Liquidation of fixed assets of branch transaction offices
16	039/NQ-HĐQT-NHCT44	06/03/2018	Organization of the Annual General Meeting of Shareholders in 2018

No.	Resolution No.	Date	Contents
17	051/NQ-TTHĐQT-NHCT44	06/03/2018	Approval in principal the insurance policy for VietinBank system during period 2018 - 2019
18	052/NQ-TTHĐQT-NHCT44	06/03/2018	Approval on issuance of the Regulation on separation of Trading Book and Banking Book applied in VietinBank system
19	053/NQ-HĐQT-NHCT44	06/03/2018	Issuance of Declaration on 2018 Risk Appetite in VietinBank system
20	070/NQ-TTHĐQT-NHCT44	22/03/2018	Capital plan to deploy the Local Network Area (LAN) at Hong Ha Center building – No.25 Ly Thuong Kiet, Hanoi
21	073/NQ-TTHĐQT-NHCT44	22/03/2018	Labor limits at subsidiaries in 2018
22	074/NQ-TTHĐQT-NHCT44	23/03/2018	Approval on agenda and documents for the General Meeting of Shareholders of VietinBank Securities Joint Stock Company (VietinBankSc)
23	075/NQ-HĐQT-NHCT44	26/03/2018	Approval on the official release of 2017 audited separate and consolidated financial statements prepared in accordance with Vietnamese Accounting Standards and Accounting System of Vietnam Credit Institutions - VAS for the fiscal year 2017 of VietinBank
24	083/NQ-TTHĐQT-NHCT44	26/03/2018	Approval on the signing of the framework agreement on trade finance loans to customers
25	095/NQ-HĐQT-NHCT44	30/03/2018	Approval on the establishment of VietinBank Thai Nguyen Insurance Company under VBI
26	098/NQ-TTHĐQT-NHCT44	30/03/2018	Approval of VietinBank's plan of salary unit price submitted to the State Bank of Vietnam
27	100/NQ-TTHĐQT-NHCT44	30/03/2018	Approval of Capital plan to deploy API system
28	106/NQ-TTHĐQT-NHCT44	02/04/2018	Approval of financial plan assigned to VietinBank German branch period 2018 - 2020
29	111/NQ-HĐQT-NHCT44	10/04/2018	Approval on granting credit to customer
30	117/NQ-TTHĐQT-NHCT44	12/04/2018	Approval on purchasing plan, estimate/capital plan for Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Insurance Policy for VietinBank during period 2018 - 2019
31	127/NQ-TTHĐQT-NHCT44	20/04/2018	Approval on agenda and documents for the General Meeting of Shareholders of VietinBank Insurance (VBI) and other related issues

No.	Resolution No.	Date	Contents
32	130/NQ-TTHĐQT-NHCT44	20/04/2018	Approval on re-appointment of Deputy General Director of VietinBank Global Money Transfer Company Limited
33	135/NQ-TTHĐQT-NHCT44	20/04/2018	Regulations on general welfare and treatment policy for employees in VietinBank system (amended and supplemented)
34	136/NQ-TTHĐQT-NHCT44	20/04/2018	Regulations on salary payment in VietinBank system (amended and supplemented)
35	137/NQ-TTHĐQT-NHCT44	20/04/2018	Regulations on benefits and remuneration for talented VietinBank Top 500 (revised and supplemented)
36	138/NQ-TTHĐQT-NHCT44	20/04/2018	Approval on granting credit limit to customer
37	140/NQ-HĐQT-NHCT44	26/04/2018	Approval of the Fidelity Insurance Contract in VietinBank system for the period 2018 - 2019 between VietinBank and VBI
38	141/NQ-HĐQT-NHCT44	26/04/2018	Approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract in VietinBank system for the period 2018 - 2019 between VietinBank and VBI
39	142/NQ-HĐQT-NHCT44	30/04/2018	Approval on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018
40	155/NQ-HĐQT-NHCT44	03/05/2018	Approval of the amendments and supplements to the Technical Cooperation Support Agreement between VietinBank and MUFG Bank
41	173/NQ-HĐQT-NHCT44	08/05/2018	Approval on adjustment of maintenance period of credit limit for customers
42	176/NQ-HĐQT-NHCT44	15/05/2018	Approval of the issuance plan, plan of using and repaying the capital raised from the public offering of VietinBank bonds in 2018 (less than 10% of owners' equity)
43	177/NQ-HĐQT-NHCT44	15/05/2018	Assignment of the Chief Operating Officer is VietinBank's representative for the procurement and management of money insurance
44	179/NQ-HĐQT-NHCT44	17/05/2018	Approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 bond public offering between VietinBank and VietinBankSc.
45	180/NQ-HĐQT-NHCT44	17/05/2018	Approval of the public bond offering circular in 2018

No.	Resolution No.	Date	Contents
46	181/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
47	182/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
48	183/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting credit limit to customer
49	184/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
50	186/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
51	187/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting credit limit to customer
52	189/NQ-HĐQT-NHCT44	29/05/2018	Approval on purchasing plan and capital to purchase Money Insurance in VietinBank system for period 31/5/2018 – 01/06/2019
53	190/NQ-HĐQT-NHCT44	30/05/2018	Approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI
54	191/NQ-HĐQT-NHCT44	30/05/2018	Approval in principal the upgrading of Vientiane transaction office into a branch
55	195/NQ-HĐQT-NHCT44	30/05/2018	Approval of issuance plan for private placement of VietinBank Tier 2 bond to increase capital in 2018 (less than 10% of equity)
56	197/NQ-HĐQT-NHCT44	30/05/2018	Approval of issuance plan for private placement of VietinBank bond session 1 in 2018 (less than 10% of equity)
57	201/NQ-HĐQT-NHCT44	08/06/2018	Approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds between VietinBank and VietinBankSc.
58	202/NQ-HĐQT-NHCT44	12/06/2018	Approval of issuance plan for private placement of VietinBank Tier 2 bond to increase capital session 3 in 2018 (less than 10% of equity)
59	205/NQ-HĐQT-NHCT44	12/06/2018	Approval on granting credit limit to customer
60	206/NQ-HĐQT-NHCT44	12/06/2018	Approval on addition of 01 form of invoice into the set of self-printed invoices applied in VietinBank system
61	207/NQ-HĐQT-NHCT44	18/06/2018	Approval of the Contract for Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds (session 3).
62	211/NQ-HĐQT-NHCT44	19/06/2018	Approval on granting transaction limit to customer

No.	Resolution No.	Date	Contents
63	212/NQ-HĐQT-NHCT44	19/06/2018	Approval on granting transaction limit to customer
64	220/NQ-HĐQT-NHCT44	26/06/2018	Approval on granting transaction limit to customer
65	224/NQ-HĐQT-NHCT44	29/06/2018	Approval of the financial plan for 2018 assigned to head office units as the basis for evaluating the performance of the KPIs balanced score card.
66	226/NQ-HĐQT-NHCT44	29/06/2018	Approval on granting transaction limit to customer

III. Supervisory Board:

1. Information about members of Supervisory Board:

In 1H2018, the Supervisory Board held 05 meetings, detailed as follows:

No.	Members of Supervisory Board	Position	Day becoming member of the Supervisory Board	Number of attendance	Percentage	Reasons for absence
1	Mr Nguyen The Huan	Head	14/04/2015	5/5	100%	
2	Mr Tran Minh Duc	Member	14/04/2015	5/5	100%	
3	Ms. Pham Thi Hong Phuong	Member	14/04/2015	5/5	100%	
4	Ms. Pham Thi Thom	Member	29/04/2014	5/5	100%	

2. Surveillance activities of the Supervisory Board toward the BoD, BoM and shareholders:

In 1H2018, the Supervisory Board has implemented the tasks and functions in accordance with law, VietinBank's Charter as well as the regulations on the organization and operation of the Supervisory Board, which was approved by 2018's AGM, specifically:

2.1. Supervising business operations, compliance with law and Charter in management and administration of VietinBank; implementing AGM's resolutions.

In 1H2018, the Supervisory Board carried out monitoring activities through the following contents:

- i. Periodically monitor, update information on business activities of VietinBank, participate and exchange opinions at BoD, BoM's meetings:*

Every month, representatives of the Supervisory Board attended all BoD and BoM meetings to capture information. At BoD meetings, the Supervisory Board presented monitoring report and provided independent opinions and views on outstanding issues, potential risks in business operations, management and administration of VietinBank as well as giving recommendations to the BoD and BoM. Comments of the Supervisory Board have been recorded in monthly Minutes of Meeting.

ii. Review of policy documents, BoD's resolutions/decisions:

The Supervisory Board has assigned one member to review policy documents issued by the BoD & the CEO and BoD's resolutions/decisions being sent to the Supervisory Board. After reviewing, the Supervisory Board found that, the policy documents, BoD's resolutions/decisions are basically in accordance with law, VietinBank's Charter and meet the requirements of governance & management of VietinBank that follows the mission assigned by the AGM.

iii. Review the monitoring reports, audit reports of internal audit department:

Based on monthly reports on main business activities of VietinBank and reporting on the internal audits of all subjects/units in the system as planned or unexpectedly by the internal audit department, the material issues identified through monitoring and auditing as well as recommendations and proposals from internal auditors are reported to the Board at regular meetings, The internal audit reports shall also be sent directly to the Chairman of the Board of Directors and the General Director.

iv. Regarding collecting, analyzing, evaluating data, figures and recommendations related to business activities:

In 1H2018, in implementation of specific work programs and plans assigned on a case by case, members of the Supervisory Board collected, analyzed and evaluated data and figures related to the business activities of VietinBank, from which written proposals were submitted to the Chairman and General Director.

2.2. Appraisal of financial statements

Performing the functions and duties stipulated in VietinBank's Charter, the regulation on the organization and operation of the Supervisory Board, in 1H2018, the financial statement appraisal team has been set up to review the financial statements for 2017. The results of the examination have been sent to the BoD, BoM timely to seek approval at the AGM as well as making disclosure in accordance with law.

2.3. Updating list of related people

The updating list of related persons of BoD, BoM and Supervisory Board's members as well as shareholders holding at least 5% of voting shares at VietinBank have been periodically done by the Supervisory Board on the basis of coordination, exchange information with the Board's Secretariat. The results of monitoring and updating show that, compared to 2017, the list of related persons of VietinBank in 1H2018 has some changes due to the change of BoD member who are representative of strategic partner MUFG Bank.

2.4. Direction and supervision of internal audit's operations

In 1H2018, the Supervisory Board regularly instructed internal audit department to implement its functions and tasks as regulated by the SBV and VietinBank, and deployed the approved audit plan. At the same time, the Supervisory Board reviewed the reports as well as evaluation of performance results of the internal audit department at the regular meetings of the Supervisory Board. The audit results, together with recommendations of the internal audit department were promptly sent to the BoD, the CEO as well as the related departments.

3. The coordination among the Supervisory Board with the BoDs, BoM and different managers:

During the implementation of the supervisory role, the Supervisory Board actively coordinated with the BoD, the BoM and other managers through recommendations and direct discussions at regular or extraordinary meetings or by written petition for each specific case. In 1H2018, the coordination between the Supervisory Board and the BoD, the BoM and other managers was smoothly implemented in accordance with law and internal regulations of VietinBank.

4. Other activities of the Supervisory Board:

In 1H2018, besides performing main functions as regulated by law, VietinBank's Charter and internal regulations, the Supervisory Board directly instructed and joined with internal audit department to implement the coordination, support activities for external inspection and auditing authorities at VietinBank.

IV. Training on corporate governance in 1H2018:

VietinBank always determines the important role of corporate governance in business efficiency as well as obtaining the objective of safe and sustainable development.

In 1H2018, VietinBank's management team sent in-charged staffs to attend training courses, executive trainings, seminars on corporate governance organized by the State Securities Commission (SSC), the Ho Chi Minh City Stock Exchange, collaborated with reputable training organizations.

In the coming time, VietinBank will continue to study corporate governance courses organized by the SSC and prestigious training organizations for the BoD, BoM and all VietinBank's levels of management. These training courses will focus on improving governance knowledge, building and managing strategy, aiming to build VietinBank as one of the leading banks in Vietnam with safe, sustainable development and active integration into international market.

V. List of affiliated persons of VietinBank as specified in clause 34, Article 6 of the Securities Law and transactions of affiliated persons of VietinBank with VietinBank.

1. List of affiliated persons of VietinBank

(Details are reported in Appendix No.01 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 reported in Appendix No.02 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 objects

4.1. Transactions between VietinBank and the company that members of BoD, the Supervisory Board, CEO has been a founding member or members of BoD, CEO in three (03) years *(calculated at the time of reporting)*.

(Details are reported in Appendix No.03 attached to this Report)

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

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



VI. Transactions of internal persons and their affiliated persons

1. List of internal persons and their affiliated persons

(Details are reported in Appendix No.04 attached to this Report)

2. Transactions of internal persons and their affiliated persons on CTG:

No.	Person who performed transaction	Position	No. of shares owning at beginning of period		No. of shares owning at closing of period		Reason for increase/decrease
			No. of shares	Portion	No. of shares	Portion	
1	Tran Cong Quynh Lan	Deputy CEO, Head of IT Center	31,920	0.0857%	0	0.0000%	Transaction matching on the market
2	Nguyen Hoang Dung	Deputy CEO	43,024	0.1156%	1,024	0.0028%	Transaction matching on the market

VII. Other significant issues: None



AUTHORISED PERSON TO
DISCLOSE INFORMATION
BOD MEMBER CUM CEO



Le Duc Tho

APPENDIX 01 (Disclosure)
LIST OF AFFILIATED PERSONS OF VIETINBANK

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
<i>I- BoD's members:</i>								
1	Nguyen Van Thang		Chairman			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
2	Le Duc Tho		Board member, CEO, authorised person to disclose information			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
3	Cat Quang Duong		Board member			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
4	Nguyen Hong Van		Board member			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ on 29/4/2014
5	Yotaro Agari		Board member			26/04/2016	21/4/2018	Appointed under 2016's AGM Resolution No.15/NQ-ĐHĐCĐ on 26/4/2016 Dismissed under 2018's AGM Resolution No.18/NQ-ĐHĐCĐ on 21/4/2018
6	Hideaki Takase		Board member Deputy CEO			21/04/2018		Appointed under 2018's AGM Resolution No.18/NQ-ĐHĐCĐ on 21/4/2018
7	Tran Thu Huyen		Board member			24/07/2014		Appointed under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/7/2014
8	Phung Khac Ke		Board member			01/11/2014		Appointed under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/7/2014

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
9	Hiroshi Yamaguchi		Board member Deputy CEO			17/4/2017		Appointed under 2017's AGM Resolution No.17/NQ-DHĐCĐ on 17/4/2017
II- Members of Board of Management								
1	Le Duc Tho		Board member, CEO, authorised person to disclose information			29/04/2014		Appointed under the Decision No. 689/QĐ-HĐQT-NHCT1 dated 29/4/2014 of VietinBank's BoD
2	Nguyen Hoang Dung		Deputy CEO			15/03/2011		Appointed under Decision No.188/QĐ-HĐQT-NHCT1 dated 15/3/2011 of VietinBank's BoD. Reappointed under Decision No.1246/QĐ-HĐQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD
3	Nguyen Duc Thanh		Deputy CEO			01/08/2012		Appointed under Decision No.1790/QĐ-HĐQT-NHCT1 dated 1/8/2012 of VietinBank's BoD.
4	Tran Minh Binh		Deputy CEO, Head of Treasury & Capital Market Department, Head of Credit Approval Department			28/05/2014		Appointed under Decision No.6688/QĐ-HĐQT-NHCT1 dated 28/05/2014 of VietinBank's BoD.
5	Tran Cong Quynh Lan		Deputy CEO, Head of IT Center			05/03/2015		Appointed under Decision No.159/QĐ-HĐQT-NHCT1 dated 3/3/2015 of VietinBank's BoD.
6	Nguyen Dinh Vinh		Deputy CEO, Head of Corporate Department			31/07/2015		Appointed under Decision No.1369/QĐ-HĐQT-NHCT1.2 dated 30/7/2015 of VietinBank's BoD.
7	Le Nhu Hoa		Deputy CEO			01/08/2016		Appointed under Decision No.369/QĐ-HĐQT-NHCT1.2 dated 1/8/2016 of VietinBank's BoD.

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
8	Hiroshi Yamaguchi		Board member Deputy CEO			15/05/2017		Appointed under Decision No.384/QD-HDQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD.
III- Member of Supervisory Board								
1	Nguyen The Huan		Head of Supersivory Board			14/04/2015		Appointed under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015
2	Pham Thi Thom		Member of Supersivory Board			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/4/2014
3	Tran Minh Duc		Member of Supersivory Board			14/04/2015		Appointed under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015
4	Pham Thi Hong Phuong		Member of Supersivory Board			14/04/2015		Appointed under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015
IV- Chief Accountant								
1	Nguyen Hai Hung		Chief Accountant			01/06/2011		Appointed under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank's BoD. Reappointed under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD.
V- Subsidiaries								
1	VietinBank Insurance Joint Stock Company					12/12/2002		
2	VietinBank Gold and Jewellery Trading Company Limited					25/11/2010		
3	VietinBank Money Transfer Company Limited					06/10/2011		

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
4	VietinBank Asset Management Company Limited					20/07/2010		
5	VietinBank Fund Management Company Limited (VietinBank Capital)					26/10/2010		
6	VietinBank Leasing Company Limited					26/01/1998		
7	VietinBank Security Joint Stock Company					01/09/2000		
8	VietinBank Laos					31/07/2015		
<i>VI- Associated company</i>								
1	Indovina Bank					29/10/1992		

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APPENDIX 02 (Disclosure)

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

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			13/02/2018	Resolution No.028/NQ-HĐQT-NHCT44 dated 12/2/2018 on approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			27/04/2018	Resolution No.140/NQ-HĐQT-NHCT44 dated 26/04/2018 on approval of the Fidelity Insurance Contract for the period 2018 - 2019 between VietinBank and VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			27/04/2018	Resolution No.141/NQ-HĐQT-NHCT44 dated 26/4/2018 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2018 - 2019 between VietinBank and VBI	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
4	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			30/04/2018	Resolution No.142/NQ-HDQT-NHCT44 dated 30/4/2018 on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018	-	
5	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			17/05/2018	Resolution No.179/NQ-HDQT-NHCT44 dated 17/05/2018 on approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 public bond offering between VietinBank and VietinBankSc.	-	
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			30/05/2018	Resolution No.190/NQ-HDQT-NHCT44 dated 30/05/2018 on approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI	-	
7	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			08/06/2018	Resolution No.201/NQ-HDQT-NHCT44 dated 08/06/2018 on approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds between VietinBank and VietinBankSc.	-	

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 (<i>if any, specify date of issue</i>)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
8	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			19/06/2018	Resolution No.207/NQ-TTHDQT-NHCT44 dated 19/06/2018 on approval of the Contract for Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds (session 3) between VietinBank and VietinBankSc.	-	

APPENDIX 03 (Disclosure)

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

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			13/02/2018	Resolution No.028/NQ-HĐQT-NHCT44 dated 12/2/2018 on approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			27/04/2018	Resolution No.140/NQ-HĐQT-NHCT44 dated 26/04/2018 on approval of the Fidelity Insurance Contract for the period 2018 - 2019 between VietinBank and VBI	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
3	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			27/04/2018	Resolution No.141/NQ-HĐQT-NHCT44 dated 26/4/2018 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2018 - 2019 between VietinBank and VBI	-	
4	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			30/04/2018	Resolution No.142/NQ-HĐQT-NHCT44 dated 30/4/2018 on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018	-	
5	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			30/05/2018	Resolution No.190/NQ-HĐQT-NHCT44 dated 30/05/2018 on approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI	-	

APPENDIX 04 (Disclosure)
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<i>I- Affiliated persons of BoDs' members</i>								
1	Nguyen Van Thang		Chairman			216,108	0.005804%	
1.1	Nguyen Van Sung		Father					
1.2	Vu Thi Dinh		Mother			0	0%	
1.3	Vu Viet Khanh		Wife			0	0%	
1.4	Nguyen Hai Long		Son			0	0%	
1.5	Nguyen Dieu Anh		Daughter			0	0%	
1.6	Nguyen Linh Ngan		Daughter			0	0%	
1.7	Nguyen Kim Thanh		Son			0	0%	
1.8	Nguyen Thi Sam		Sister			0	0%	
1.9	Dinh Dang Dinh		Brother - in - law			0	0%	
1.10	Nguyen Trung Sang		Brother			0	0%	
1.11	Nguyen Thi Teo		Sister - in - law			0	0%	
1.12	Nguyen Thi To		Sister			0	0%	
1.13	Nguyen Quang Loc		Brother - in - law			0	0%	
1.14	Nguyen Van Sang		Brother			0	0%	
1.15	Vu Thi Lien		Sister - in - law			0	0%	
1.16	Nguyen Van Que		Brother			0	0%	
1.17	Nguyen Thi Nga		Sister - in - law			0	0%	
1.18	State Bank of Vietnam		Representatives of state capital in VietinBank			960,081,982	25.79%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2	Le Duc Tho		Board member, CEO, authorised person to disclose information			37,527	0.001008%	
2.1	Le Hoc Thuc		Father			0	0%	
2.2	Ngo Thi Soi		Mother			0	0%	
2.3	Tran Thi Minh Vy		Wife			11,949	0.000321%	
2.4	Le Minh Duc		Son			0	0%	
2.5	Le Minh An		Daughter			0	0%	
2.6	Le Trung Dung		Brother			0	0%	
2.7	Tran Thi Kim Thuy		Sister - in - law			0	0%	
2.8	Le Anh Tuan		Brother			0	0%	
2.9	Dang Thi Vinh Thanh		Sister - in - law			0	0%	
2.10	Le Kien Cuong		Brother			0	0%	
2.11	Nguyen Thi Thu Phuong		Sister - in - law			119,514	0.0032%	
2.12	State Bank of Vietnam		Representatives of state capital in VietinBank			720,061,487	19.34%	
3	Cat Quang Duong		Board member			0	0%	
3.1	Cat Van Son		Father			0	0%	
3.2	Nguyen Phuoc Dieu Hy		Mother			0	0%	
3.3	Nguyen Thi Bich Huong		Wife			0	0%	
3.4	Cat Bao Chau		Daughter			0	0%	
3.5	Cat Huong Giang		Daughter			0	0%	
3.6	Cat Nguyen Hung		Brother			0	0%	
3.7	Pham Thi Lam		Sister - in - law			0	0%	
3.8	Cat Dieu Huong		Sister			0	0%	
3.9	Phuong Minh Hoa		Brother - in - law			0	0%	
3.10	Cat Dieu Ha		Sister			0	0%	
3.11	Le Duc Cuong		Brother - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
3.12	State Bank of Vietnam		Representatives of state capital in VietinBank			720,061,487	19.34%	
4	Nguyen Hong Van		Board member			4,050	0.000109%	
4.1	Nguyen Minh Khanh		Father					
4.2	Vo Hai Duong		Mother					
4.3	Nguyen Manh Cuong		Husband			0	0%	
4.4	Nguyen Si Nguyen		Son			0	0%	
4.5	Nguyen Hong Lam		Brother			0	0%	
4.6	Pham Thuy Linh		Sister - in - law			0	0%	
4.7	VietinBank Insurance Joint Stock Company		Chairman of BoD					
4.8	VietinBank Gold and Jewellery Trading Company Limited		Chairman of BoD					
4.9	Vietnam Gold Business Association		Central Executive Committee member					
5	Hidcaki Takase		Board member			0	0.000000%	
5.1	Masaaki Takase		Father			0	0%	
5.2	Sumiko Takase		Mother			0	0%	
5.3	Naoko Takase		Wife			0	0%	
5.4	Hiroaki Takase		Son			0	0%	
5.5	Haruaki Takase		Son			0	0%	
5.6	Naoaki Takase		Brother			0	0%	
5.7	Takako Takase		Sister - in - law			0	0%	
5.8	Misako Mizobuchi		Sister			0	0%	
5.9	Toshiaki Mizobuchi		Brother-in-law			0	0%	
5.10	MUFG Bank, Ltd		BoM Member and Head of Global Planning Division					

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
6	Hiroshi Yamaguchi		Board member Deputy CEO			0	0%	
6.1	Zenshi Yamaguchi		Father					
6.2	Futami Yamaguchi		Mother			0	0%	
6.3	Masae Yamaguchi		Wife			0	0%	
6.4	Rina Yamaguchi		Daughter			0	0%	
6.5	Ema Yamaguchi		Daughter			0	0%	
6.6	Yasutaka Yamaguchi		Brother			0	0%	
6.7	Shizuko Yamaguchi		Sister - in - law			0	0%	
6.8	Yoko Kase		Sister			0	0%	
6.9	Hisao Kase		Brother - in - law			0	0%	
7	Tran Thu Huyen		Board member			1,429	0%	
7.1	Tran Dinh Mao		Father			0	0%	
7.2	Hoang Thi Ngan		Mother			0	0%	
7.3	Nguyen Huu Phuong		Husband			0	0%	
7.4	Nguyen Huu Duy Hoang		Son			0	0%	
7.5	Nguyen Lam Tam Anh		Daughter			0	0%	
7.6	Tran Duc Minh		Brother			0	0%	
7.7	Luong Thanh Chuyen		Sister - in - law			0	0%	
7.8	Tran Tien Duy		Brother			98	0.0000026%	
7.9	Tran Thi Hong Hanh		Sister - in - law			0	0%	
8	Phung Khac Ke		Board member			0	0%	
8.1	Phung Danh Canh		Father					
8.2	Dao Thi Cam		Mother					
8.3	Hoang Thi Lan		Wife			0	0%	
8.4	Phung Thi Lan Huong		Daughter			0	0%	
8.5	Phung Ngoc Quang		Son			0	0%	
8.6	Phung Thi Bich		Sister			0	0%	
8.7	Truong Bang Giao		Brother - in - law					
II- Affiliated persons of Board of Management's members								

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
1	Le Duc Tho		Board member, CEO, authorised person to disclose information			37,527	0.001008%	
<i>(See section I.2)</i>								
2	Hiroshi Yamaguchi		Board member Deputy CEO			0	0%	
<i>(See section I.6)</i>								
3	Nguyen Hoang Dung		Deputy CEO			1,024	0.000028%	
3.1	Nguyen Van Dong		Father			0	0%	
3.2	Tran Thi Xua		Mother			0	0%	
3.3	Le Thi Nga		Wife			0	0%	
3.4	Nguyen Le Quynh		Daughter			0	0%	
3.5	Nguyen Le Huy Bao		Son			0	0%	
3.6	Nguyen Le Thuy		Sister			0	0%	
3.7	Nguyen Le Tuyet		Sister			0	0%	
3.8	Tran Thanh Liem		Brother - in - law			0	0%	
3.9	Nguyen Le Anh		Sister			0	0%	
3.10	Nguyen Hoang Vinh		Brother			0	0%	
3.11	Nguyen Hoang Vien		Brother			0	0%	
3.12	Vu Thi An		Sister - in - law			0	0%	
3.13	Nguyen Le Hong		Sister			0	0%	
3.14	Nguyen Tran Hoa Binh		Brother			11	0.0000003%	
3.15	Mai Kim Loan		Sister - in - law			0	0%	
4	Nguyen Duc Thanh		Deputy CEO			0	0%	
4.1	Tran Thi Nhung		Mother			0	0%	
4.2	Hoang Viet Phuong		Wife			6	0.0000002%	
4.3	Nguyen Minh Nga		Daughter			0	0%	
4.4	Nguyen Hoang Quan		Son			0	0%	
4.5	Nguyen Thi Lien		Sister			0	0%	
4.6	Nguyen Duc Huyen		Brother			0	0%	
4.7	Duong Thi Thai Ha		Sister - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
4.8	Nguyen Thi Khoa		Sister			0	0%	
4.9	Nguyen Duc Huy		Brother			0	0%	
4.10	Nguyen Thi Hien		Sister - in - law			0	0%	
4.11	Nguyen Duc Thanh		Brother			0	0%	
4.12	Do Thi Lan		Sister - in - law			0	0%	
4.13	Nguyen Thi Minh Thuy		Sister			0	0%	
4.14	Nguyen Viet Hoa		Brother - in - law			0	0%	
5	Tran Binh Minh		Deputy CEO, Head of Treasury & Capital Market Department, Head of Credit Approval Department			2,405	0.000065%	
5.1	Tran Minh Quyet		Father			0	0%	
5.2	La Thi Hien		Mother			0	0%	
5.3	Nguyen Thi Le Hang		Wife			0	0%	
5.4	Tran Quang Phu		Son			0	0%	
5.5	Tran Khanh Uyen		Daughter			0	0%	
5.6	Tran Thanh Tam		Sister			0	0%	
5.7	Phan Trong Tien		Brother - in - law			0	0%	
5.8	Tran Thien Ly		Sister			0	0%	
5.9	Le Thanh Liem		Brother - in - law			0	0%	
5.10	Tran Mai Huong		Sister			0	0%	
5.11	Duong Minh Hai		Brother - in - law			0	0%	
5.12	Tran Thanh Thuy		Sister			0	0%	
5.13	Tran Manh Tien		Brother			0	0%	
5.14	Mai Thi Quy		Sister - in - law			0	0%	
5.15	Tran Quoc Hiep		Brother			0	0%	
5.16	Duong Thi Do Quyen		Sister - in - law			0	0%	
5.17	VietinBank Laos		Chairman of BoD					

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
6	Tran Cong Quynh Lan		Deputy CEO, Head of IT Center			0	0.000000%	
6.1	Tran Cong Minh		Father			0	0%	
6.2	Cao Thi Kim Dung		Mother			0	0%	
6.3	Huynh Nu Tram Anh		Wife			0	0%	
6.4	Tran Cong Quoc Khai		Son			0	0%	
6.5	Tran Cong Khai Ky		Son			0	0%	
6.6	Tran Cong Duy Long		Brother			0	0%	
6.7	Tran Thu Trang		Sister - in - law			0	0%	
6.8	Tran Cong Thien Qui		Brother			0	0%	
6.9	Tran Nguyen Thuy Duong		Sister - in - law			0	0%	
6.10	Tran Cong Bao Phung		Brother			0	0%	
6.11	Tran Kanako		Sister - in - law			0	0%	
6.12	Tran Kim Quynh Tien		Sister			0	0%	
7	Nguyen Dinh Vinh		Deputy CEO, Head of Corporate Department			0	0%	
7.1	Nguyen Dinh Thao		Father			0	0%	
7.2	Vo Thi Hanh Thuc		Mother			0	0%	
7.3	Mai Thanh Loan		Wife			0	0%	
7.4	Nguyen Mai Chi		Daughter			0	0%	
7.5	Nguyen Dinh Son		Brother			0	0%	
7.6	Nguyen Vu Dieu Nga		Sister - in - law			0	0%	
7.7	VietinBank Asset Management Company Limited		Chairman of BoD					
7.8	VietinBank Money Transfer Company Limited		Chairman of BoD					
8	Le Nhu Hoa		Deputy CEO			27,692	0.000744%	
8.1	Le Xuan Son		Father			283	0.000008%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
8.2	Tran Thi Thuoc		Mother			0	0%	
8.3	Pham Duy Binh		Husband			0	0%	
8.4	Pham Thi Thuy Duong		Daughter			0	0%	
8.5	Pham Thi Bao Chau		Daughter			0	0%	
8.6	Pham Duc Luong		Son			0	0%	
8.7	Le Thanh Mai		Sister			17,208	0.000462%	
8.8	Nguyen Huy Oanh		Brother - in - law			0	0%	
8.9	Le Hai Hiep		Brother			0	0%	
8.10	Do Thi Thu Hang		Sister - in - law			0	0%	
III- Affiliated persons of Supervisory Board Members								
1	Nguyen The Huan		Head of Supervisory Board			0	0%	
1.1	Nguyen The Hung		Father			0	0%	
1.2	Chu Thi Dao		Mother			0	0%	
1.3	Nguyen Thi Phuong Chi		Wife			0	0%	
1.4	Nguyen Anh Phuong		Daughter			0	0%	
1.5	Nguyen Hoang Nam		Son			0	0%	
1.6	Nguyen Thuy Nga		Sister			0	0%	
1.7	Hoang Van Lien		Brother - in - law			0	0%	
1.8	Nguyen The Huy		Brother			0	0%	
1.9	Pham Thi Minh Tu		Sister - in - law			0	0%	
2	Pham Thi Thom		Member of Supervisory Board			0	0%	
2.1	Pham Can		Father			0	0%	
2.2	Pham Thi Khuya		Mother			0	0%	
2.3	Kim Duc Cuong		Husband			0	0%	
2.4	Kim Duc Minh		Son			0	0%	
2.5	Kim Huong Thao		Daughter			0	0%	
2.6	Pham Anh Tuan		Brother			0	0%	
2.7	Nguyen Thi Hien		Sister - in - law			0	0%	
2.8	Pham Thi Hoa		Sister			0	0%	
2.9	Dinh Dang Dinh		Brother - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.10	Pham Ngoc Chung		Brother			0	0%	
2.11	Nguyen Thi Hoa		Sister - in - law			0	0%	
2.12	Pham Tien Thuc		Brother			0	0%	
2.13	Nguyen Thuy Hai		Sister - in - law			0	0%	
2.14	Pham Duc Tan		Brother			0	0%	
2.15	Vu Thi Nguyet		Sister - in - law			0	0%	
2.16	Pham Ngoc Thanh		Brother			0	0%	
2.17	Nguyen Thi Oanh		Sister - in - law			0	0%	
2.18	Pham Thi Ngo		Sister			0	0%	
2.19	Ta Van Hien		Brother - in - law			0	0%	
2.20	Pham Thu Tam		Brother			0	0%	
2.21	Pham Thi Tra Ly		Sister - in - law			0	0%	
2.22	State Bank of Vietnam		Manager of Accounting system, Finance and Accounting Department			0	0%	
3	Tran Minh Duc		Member of Supervisory Board			0	0%	
3.1	Tran Thai Bai		Father			0	0%	
3.2	Pham Thi Mao		Mother			0	0%	
3.3	Pham Thi Hoang Anh		Wife			0	0%	
3.4	Tran Chinh Minh		Son			0	0%	
3.5	Tran Minh Anh		Daughter			0	0%	
3.6	Tran Thi Thu Huong		Sister			0	0%	
3.7	Vu Phuong Lam		Brother - in - law			0	0%	
4	Pham Thi Hong Phuong		Member of Supervisory Board			94	0.000025%	
4.1	Pham Quoc Luong		Father			0	0%	
4.2	Tran Thi Thao		Mother			0	0%	
4.3	Nguyen Thai Chinh		Husband			5,695	0.000153%	
4.4	Nguyen Phuong Ly		Daughter			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
4.5	Nguyen Thai Duong		Son			0	0%	
4.6	Pham Thi Hong Thanh		Sister			0	0%	
4.7	Nguyen Tran Dung		Brother - in - law			0	0%	
4.8	Pham Thi Hong Thuy		Sister			0	0%	
4.9	Nguyen Duy Hoa		Brother - in - law			0	0%	
4.10	Pham Quoc Hung		Brother			0	0%	
4.11	Dang Thanh Tra		Sister - in - law			8,031	0.000216%	
4.12	Pham Thi Hong Lien		Sister			0	0%	
4.13	Nguyen Quang Trung		Brother - in - law			0	0%	
4.14	Pham Thi Hong Loan		Sister			0	0%	
4.15	Nguyen Minh Dong		Brother - in - law			0	0%	
IV- Affiliated of Chief Accountant								
1	Nguyen Hai Hung		Chief Accountant			19,288	0.000518%	
1.1	Nguyen Minh Chau		Father			0	0%	
1.2	Nguyen Thi Lieu		Mother			0	0%	
1.3	Tran Thanh Phuong		Wife			2,865	0.000077%	
1.4	Nguyen Phuong Ngan		Daughter			0	0%	
1.5	Nguyen Minh Nghia		Son			0	0%	
1.6	Nguyen Manh Ha		Brother			0	0%	