

REPORT ON CORPORATE GOVERNANCE
Annual 2024

To: - *The State Securities Commission*
- *Ha Noi Stock Exchange*

- Name of company: **Bac A Commercial Joint Stock Bank**
- Address of head office: 117 Quang Trung Street, Quang Trung Ward, Vinh City, Nghe An Province
- Telephone: 0238.3844277
- Fax: 0238.3841757
- Email: bacabank_congbothongtin@baca-bank.vn
- Charter capital: VND 8,959,336,420,000
- Stock symbol: BAB
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors and General Director.
- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders

BAC A BANK held its Annual General Meeting of Shareholders and approved the corresponding resolution on April 27th, 2024.

No	Resolution/Decision No	Date	Content
1	02/2024/NQ - ĐHĐCĐ	27/04/2024	Resolution of the 2024 Annual General Meeting of Shareholders

II. Board of Directors

1. Information about the members of the Board of Directors:

The 2019 – 2024 term of BAC A BANK's Board of Directors officially ended in April 2024 and at the 2024 Annual General Meeting of Shareholders, shareholders have voted to elect members of the Board of Directors for the 2024 - 2029 term. Information about the members of the Board of Directors as at 31/12/2024 is as follows:

No	Board of Directors' members	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Ms. Tran Thi Thoang	Chairwoman, Non-executive member of the BOD	11/04/2001	
2	Ms. Thai Huong	Vice chairwoman, General Director	01/09/1994	
3	Mr. Vo Van Quang	Member, Deputy General Director	18/05/2011	
4	Mr. Dang Thai Nguyen	Non-executive member of the BOD	24/04/2013	
5	Mr. Nguyen Huu Phang (*)	Independent member of the BOD, Non-executive member of the BOD	22/04/2019	27/04/2024
6	Ms. Hoang Hong Hanh (*)	Independent member of the BOD, Non-executive member of the BOD	27/04/2024	

(*) At the 2024 Annual General Meeting of Shareholders and at the Board of Directors meeting for the 2024 – 2029 term on April 27th, 2024, Ms. Tran Thi Thoang, Ms. Thai Huong, Mr. Vo Van Quang, Mr. Dang Thai Nguyen have been re-elected to hold the same positions of the Board of Directors as in the 2019 – 2024 term. The independent member of the Board of Directors has changed. Accordingly, Ms. Hoang Hong Hanh has been elected as an independent member of the Board of Directors to replace Mr. Nguyen Huu Phang since April 27th, 2024.

2. Meetings of the Board of Directors

In 2024, the Board of Directors conducted 75 meetings with the following attendance rates:

No	Board of Directors' members	Number of attendance	Attendance rate	Reasons for absence
1	Ms. Tran Thi Thoang	75	100%	
2	Ms. Thai Huong	75	100%	
3	Mr. Vo Van Quang	75	100%	
4	Mr. Dang Thai Nguyen	75	100%	
5	Mr. Nguyen Huu Phang	22	100%	End of the Board of Directors' term as of 27/04/2024
6	Ms. Hoang Hong Hanh	53	100%	Elected as an independent member of the Board of Directors as of 27/04/2024

3. Supervision by the Board of Directors over Board of Management

The Board of Directors supervises the activities of the General Director and the Board of Management in accordance with legal provisions, the Charter and Regulations on Governance and Management of BAC A BANK. Besides, the Board of Directors steers and coordinates with the General Director and the Board of Management to carry out the tasks and directions assigned by the General Meeting of Shareholders.

The Board of Directors regularly monitors the General Director and the Board of Management by organizing regular meetings. The General Director attends all meetings and reports on all aspects of BAC A BANK's operations as well as the Bank's business plans for the next period. In addition, the Board of Management proposes important issues and business plans to the Board of Directors. Based on that, the Board of Directors can timely decide on issues or authorize the Board of Management to implement the plan.

Supervision is also carried out by receiving, reviewing and processing information on reports of the Board of Supervisors and the Internal Audit Division, thereby regularly and carefully monitoring all the Bank's operations and related risks.

4. Activities of the Board of Directors' committees

As at 31/12/2024, The Board of Directors' committees include: Risk Management Committee and Human Resources Committee.

4.1. Risk Management Committee

Risk Management Committee operates under the *"Regulations on organization and operation of the Risk Management Committee"* issued by the Board of Directors on 30/06/2021 and amending and supplementing documents. The Risk Management Committee has completed well the assigned tasks and advised the Board of Directors on supervising the General Director developing and implementing the risk management policy, troubleshooting existing problems and limitations related to the risk management according to the requests and recommendations of the State Bank of Vietnam, independent auditing organizations, and other authority agencies.

The Committee also reviews, evaluates and recommends that the Board of Directors approves, amends or supplements the regulations and policies related risk management within the authority of the Board of Directors, in accordance with legal provisions and the Charter of BAC A BANK.

The Committee is allowed to participate in meetings of the Board of Management, request the Board of Management, Internal Audit Division and related individuals and units of BAC A BANK to coordinate, provide information, documents, data and perform other related tasks to complete the assigned tasks according to function and mission of the Risk Management Committee.

4.2. Human Resources Committee

Human Resources Committee operates under the *"Regulations on organization and operation of the Human Resources Committee"* issued by the Board of Directors on

28/09/2021. Human Resources Committee recommends managers, quantity and structure of human resources in line with operation size and development orientations of the Bank. In addition, the Committee advises the Board of Directors about handling problems arising during the election, appointment, dismissal and relieving of duty of members of the Board of Directors, members of Board of Supervisors and the Manager in accordance with legal provisions and the Charter of BAC A BANK.

Human Resources Committee researches and advises the Board of Directors on approval of internal regulations within the Board of Directors' authority about salary, remuneration, bonuses, recruitment and training regulations; other benefits policy for the Bank's managers and employees executives, ensuring that the Bank's human resources policy remains competitive with other banks of similar size and aligns with current conditions and circumstances.

Besides, Human Resources Committee advises the Board of Directors on appointment, relieving of duty, dismissal, discipline, arrest and salary, compensation, other benefits of the Board of Management's members and other positions within the appointment authority of the Board of Directors.

5. Resolutions/Decisions of the Board of Directors

Resolutions/Decisions approved by the Board of Directors in 2024 are detailed in **Appendix 1** attached to this document.

III. Board of Supervisors

1. Information about members of the Board of Supervisors

The 2019 – 2024 term of the BAC A BANK's Board of Supervisors ended in April 2024 and at the 2024 Annual General Meeting of Shareholders, members of the Board of Supervisors for the 2024 - 2029 term has been elected. Information about the Board of Supervisors' members as at 31/12/2024 is as follows:

No	Members of the Board of Supervisors	Position	The date becoming member of BOS	The date no longer member of BOS	Qualification
1	Mr. Pham Hong Cong	Head of Board of Supervisors (Full-time)	01/09/1994		Bachelor's degree
2	Ms. Truong Thi Kim Thu	Full-time member	21/05/2011	27/04/2024	Bachelor's degree
3	Mr. Thai Dinh Long	Full-time member	14/04/2008	27/04/2024	Bachelor's degree
4	Ms. Tran Thi Khanh Chi (*)	Full-time member	27/04/2024		Bachelor's degree
5	Ms. Nguyen Thanh Thuy (*)	Part-time member	27/04/2024		Master's degree

(*) At the 2024 Annual General Meeting of Shareholders and at the Board of Supervisors meeting for the 2024 – 2029 term on April 27th, 2024, Mr. Pham Hong Cong has been re-elected as Head of the Board of Supervisors position (full-time). The Board of Supervisors' members have changed. Accordingly, Ms. Tran Thi Khanh Chi has been elected as a full-time member and Ms. Nguyen Thanh Thuy has been elected as a part-time member to replace Ms. Truong Thi Kim Thu and Mr. Thai Dinh Long since April 27th, 2024.

2. Meetings of the Board of Supervisors

In 2024, the Board of Supervisors held 08 meetings with the attendance rates and voting rates being 100%, details as follows:

No	Members of the Board of Supervisors	Number of attendance	Attendance rate	Voting rate	Reasons for absence
1	Mr. Pham Hong Cong	08	100%	100%	
2	Ms. Truong Thi Kim Thu	02	100%	100%	End of the Board of Supervisors' term as of 27/04/2024
3	Mr. Thai Dinh Long	02	100%	100%	End of the Board of Supervisors' term as of 27/04/2024
4	Ms. Tran Thi Khanh Chi	06	100%	100%	Elected as a member of the Board of Supervisors as of 27/04/2024
5	Ms. Nguyen Thanh Thuy	06	100%	100%	Elected as a member of the Board of Supervisors as of 27/04/2024

In addition to organizing the above meetings, members of the Board of Supervisors regularly discuss, agree and decide on issues within their assigned tasks and powers according to regulations.

3. Supervisory activities of the Board of Supervisors toward the Board of Director, the Board of Management and shareholders

The Board of Supervisors has fully monitored the compliance with the provisions of law and the Charter of BAC A BANK in corporate governance and operation management of the Bank, especially in the implementation of business targets and orientations for 2024 approved by the General Meeting of Shareholders.

Based on the results of internal monitoring and auditing in 2024, the Board of Supervisors recognized that the Board of Directors and the Board of Management have fully implemented their powers and duties in accordance with the legal provisions, the BAC A BANK's Charter and relevant internal regulations with a high sense of responsibility and efficiency in operation management of BAC A BANK.

The Board of Directors successfully organized the 2024 Annual General Meeting of Shareholders on April 27th, 2024 and directed the Board of Management to seriously organize and implement the 2024 Business Plan approved by the BAC A BANK's General Meeting of Shareholders in Resolution No. 02/2024/NQ-DHDCD.

Resolutions and decisions issued by the Board of Directors were pursuant to legal provisions, the direction of the State Bank of Viet Nam, the Charter of the Bank and basically fulfilled the Resolution approved by the 2024 General Meeting of Shareholders. The Board of Directors and the Board of Management directed BAC A BANK to carry out solutions according to business orientation to achieve plan targets for 2024 and strengthen the supervision of business activities to ensure that activities are implemented safely and effectively.

In 2024, the number of shares of the shareholders (including individual shareholders and corporate shareholders) and related persons of shareholders changed due to the Bank's paying dividend of 2022 by shares but not exceeded shareholding ratio according to provisions of law and the State Bank of Viet Nam.

4. The coordination among the Board of Supervisors with the Board of Directors, Board of Management and other managers

In 2024, the Board of Directors, the Board of Management and other managers have coordinated with the Board of Supervisors in many activities and exchanged information according to the legal provisions and BAC A BANK's regulations for the benefits of the entire system.

The Board of Supervisors have carefully coordinated with the Board of Directors and the Board of Management in monitoring and internal audit activities. The Board of Supervisors' members are provided with necessary documents and information by the Board of Directors, the Board of Management and other divisions in the Bank to implement activities of the Board of Supervisors.

Periodically, the Board of Supervisors has sent the Board of Directors and the Board of Management the results of supervision and internal audits at units; the Board of Directors and the Board of Management have reviewed and directed relevant individuals and divisions to implement the recommendations and proposals of the Board of Supervisors, contributing to improve the quality, safety and efficiency of BAC A BANK's operations.

5. Other activities of the Board of Supervisors

The Board of Supervisors has implemented senior management supervision in accordance with Circular 13/2018/TT-NHNN (amended and supplemented) on the following activities: internal audit; appraising 2023 Financial Statement; preparing, storing and updating the list of major shareholders and related persons of the Board of Directors' members, the Board of Supervisors' members, General Director.

IV. The Board of Management

As at 31/12/2024, the Board of Management of BAC A BANK includes the following members:

No	Members of the Board of Management	Date of birth	Qualification	Date of appointment
1	Ms. Thai Huong	12/10/1958	Bachelor of economics	01/09/1994
2	Mr. Dang Trung Dung	01/06/1974	Master of economics	28/07/2016
3	Mr. Nguyen Trong Trung	14/04/1966	Bachelor of economics	15/05/2003
4	Mr. Chu Nguyen Binh	02/01/1977	PhD in economics	01/03/2008
5	Mr. Truong Vinh Loi	30/10/1972	Master of economics	30/05/2008
6	Mr. Vo Van Quang	12/07/1959	PhD in economics	01/07/2009
7	Mr. Nguyen Viet Hanh	16/10/1976	Bachelor of economics	05/03/2015
8	Mr. Le Ngoc Hong Nhat	10/05/1976	Master of economics	01/05/2016
9	Mr. Nguyen Ai Dan	10/10/1970	Bachelor	01/06/2017
10	Ms. Thai Thi Nga	29/04/1971	Bachelor	03/10/2023

V. Chief Accountant

On 31/12/2024, Chief Accountant of BAC A BANK is Ms. Nguyen Hong Yen.

Full name	Date of birth	Qualification	Date of appointment
Ms. Nguyen Hong Yen	22/10/1979	Bachelor of economics	16/05/2011

VI. Training course on corporate governance

By 31/12/2024, the Training Center - Human Resources Division of BAC A BANK implemented training courses for the Board of Directors and managers of the Bank, focusing on the main content of building and developing leadership skills and management skills from basic to advanced.

The main content of leadership skills training course for Deputy General Directors, Directors of Departments/Divisions/Centers at the head office, Directors and Deputy Directors of branches was building the foundation for success of leaders; the art of dealing with people; learning and sharing core values; applying DISC behavioral analysis in management, motivating employees and handling flexibly in many different situations.

The management skills training course for Head/Deputy Head of Divisions at head office, Branch/transaction points Directors and Head/Deputy Head of Divisions at branches focused on main contents such as: building the foundation for success of managers, establishing and implementing plans, building entrepreneurial spirit toward the main goals of BAC A BANK... and some other basic contents of leadership skills.

On overall, the training courses on banking management in recent times have been successfully implemented by the Training Center in both online and offline forms. The quality and effectiveness of the courses have been highly appreciated. The courses' content has been innovated to suit the needs and each development stage of BAC A BANK in particular and the Vietnamese banking industry in general.

VII. The list of affiliated persons of the public company and transactions of affiliated persons of the Company with the Company

1. The list of affiliated persons of BAC A BANK

Details in **Appendix 2** attached to this document.

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons

Details in **Appendix 3** attached to this document.

3. Transactions between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power

No.

4. Transactions between the Company and other objects

4.1. Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) and other managers have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting)

No.

4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO)

No.

4.3. Other transactions of the Company (if any) may bring material or non - material benefits for members of the Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers

No.

VIII. Share transactions of internal persons and their affiliated persons

1. The list of internal persons and their affiliated persons

Details in **Appendix 4** attached to this document.

2. Transactions of internal persons and affiliated persons with shares of the Company

Details in **Appendix 5** attached to this document.

IX. Other significant issues

No.

On behalf of the Board of Directors

Chairwomen

Recipients:

- *As above;*
- *Archive at Finance Department,
the Board of Directors Office*



Trần Thị Thoang

APPENDIX 01
RESOLUTIONS, DECISIONS OF THE BOARD OF DIRECTORS
In 2024
(Attached to 2024 Annual Report on corporate governance)

No.	Resolution/Decision No.	Date	Content	Approval rate
1	02/2024/QĐ - HDQT	02/01/2024	Amending and supplementing some articles of the Credit Guarantee Policy of BAC A BANK	100%
2	03/2024/QĐ - HDQT	04/01/2024	Changing location of Khanh Hoa branch	100%
3	05/2024/NQ - HDQT	10/01/2024	Nomination and candidacy for the Board of Directors, Board of Supervisors for the term 2024-2029	100%
4	09/2024/NQ - HDQT	19/01/2024	The approval of the results of the issuance of shares to pay dividends in 2022 and distribution odd shares	100%
5	10/2024/QĐ - HDQT	19/01/2024	Approving the results of the issuance of shares to pay dividends of 2022 and distribution odd shares	100%
6	13/2024/NQ - HDQT	25/01/2024	Amending the charter capital in the establishment and operation license of Bac A Commercial Joint Stock Bank	100%
7	16/2024/NQ - HDQT	30/01/2024	Approving 2024 Business Plan	100%
8	18/2024/QĐ - HDQT	05/02/2024	Issuing the Regulations on rescheduling loans of BAC A BANK	100%
9	20/2024/NQ - HDQT	26/02/2024	Approving the list of personnel expected to elect members of the Board of Directors, Board of Supervisors of BAC A BANK for the term 2024 - 2029	100%
10	23/2024/QĐ - HDQT	27/02/2024	Registration to increase Charter Capital after completing the issuance of shares to pay dividends of 2022 to existing shareholders and amending the Charter of BAC A BANK	100%
11	25/2024/NQ - HDQT	05/03/2024	Organization plan of BAC A BANK's 2024 Annual General Meeting of Shareholders	100%
12	28/2024/NQ - HDQT	15/03/2024	Changing location of Transaction Office No. 19 - Cau Giay Branch	100%
13	29/2024/NQ - HDQT	15/03/2024	Changing location of Viet Yen Transaction Office - Bac Giang Branch	100%
14	31/2024/QĐ - HDQT	18/03/2024	Terminating some processes related to valuable paper transactions and transactions of receiving deposits in foreign currencies for customers who are not credit institutions at BAC A BANK	100%
15	33/2024/QĐ - HDQT	20/03/2024	Establishing Credit Losses Handling Council by the Credit Losses Provision Fund in 2024	100%
16	35/2024/QĐ - HDQT	21/03/2024	Approving the plan of rescheduling loans of some customers at BAB	100%
17	36/2024/QĐ - HDQT	22/03/2024	Changing address without changing location of Transaction Office No. 19 - Cau Giay Branch	100%

18	36B/2024/QD - HDQT	28/03/2024	Issuing the Regulations on functions, tasks and personnel organization of the Finance - Accounting Department	100%
19	39/2024/QD - HDQT	04/04/2024	Issuing standards, professional ethics and code of conduct of Bac A Bank's employees	100%
20	41/2024/NQ - HDQT	04/04/2024	Convening the meeting, approving the program, contents and documents for 2024 Annual General Meeting of Shareholders	100%
21	43/2024/QD - HDQT	05/04/2024	Changing address without changing location of Viet Yen Transaction Office - Bac Giang Branch	100%
22	45/2024/QD - HDQT	08/04/2024	Issuing the operation regulations of the Steering Committee for Corruption, Negative and Crime Prevention of BAB	100%
23	47/2024/NQ - HDQT	09/04/2024	Approving the plan to issue private offering bonds of BAB in 2024 and register for trading at HNX	100%
24	49/2024/NQ - HDQT	11/04/2024	Approving the actual remuneration payment for members of the Board of Directors and Supervisory Board from the 1st quarter to the 4th quarter of 2023	100%
25	51/2024/NQ - HDQT	12/04/2024	Issuing 2023 Annual Report	100%
26	53/2024/QD - HDQT	17/04/2024	Updating documents of the 2024 Annual General Meeting of Shareholders	100%
27	65/2024/NQ - HDQT	24/04/2024	Implementing the public offering of shares (capital increase documents in 2023)	100%
28	67/2024/QD - HDQT	27/04/2024	Election of the Board of Directors' positions for the term 2024 - 2029	100%
29	68/2024/QD - HDQT	27/04/2024	Assignment of tasks of the Board of Directors' positions for the term 2024 - 2029	100%
30	69/2024/QD - HDQT	27/04/2024	Changing in the personnel structure of the Risk Management Committee	100%
31	71/2024/QD - HDQT	16/05/2024	Approving the documents of registration for public offering of shares	100%
32	74/2024/NQ - HDQT	22/05/2024	Changing location of Ben Cat Transaction Office - Binh Duong Branch	100%
33	75/2024/QD - HDQT	13/6./2024	Changing location of Ben Cat Transaction Office - Binh Duong Branch	100%
34	75B/2024/QD - HDQT	20/06/2024	Establishing Credit Council 1	100%
35	75C/2024/QD - HDQT	20/06/2024	Establishing Credit Council 2	100%
36	75D/2024/QD - HDQT	20/06/2024	Establishing the Debts Rescheduling Council	100%
37	76/2024/QD - HDQT	21/06/2024	Changing location of Bac Sai Gon Branch	100%
38	77/2024/NQ - HDQT	21/06/2024	Changing location of Bac Sai Gon Branch	100%
39	79/2024/QD - HDQT	21/06/2024	Issuing the Regulations on safety limits and ratios in credit activities of BAC A BANK	100%
40	80/2024/QD - HDQT	21/06/2024	Issuing the Regulations on decentralization in credit activities of BAC A BANK	100%
41	82/2024/QD - HDQT	25/06/2024	Approving certificates of deposit issuing plan of BAC A BANK in 2024	100%
42	84/2024/QD - HDQT	26/06/2024	Issuing the Regulations on amendments and supplements to some articles of the Regulation on calculation of capital adequacy ratio	100%
43	86/2024/QD - HDQT	27/06/2024	Issuing the Regulations on amendments and supplements to some articles of the Financial Regulation	100%
44	88/2024/QD - HDQT	28/06/2024	Issuing the Charter of BAC A BANK	100%

45	89/2024/QD - HDQT	28/06/2024	Issuing the Governance Regulation	100%
46	90/2024/QD - HDQT	28/06/2024	Issuing the Regulations on organization and operation of the Board of Directors	100%
47	92/2024/QD - HDQT	01/07/2024	Amending and supplementing some articles of the Regulations on safety limits and ratios in credit activities of BAC A BANK	100%
48	93/2024/QD - HDQT	01/07/2024	Issuing the Regulations on functions, tasks and organization of the Legal Department	100%
49	96/2024/QD - HDQT	02/07/2024	Approving the proposal for bidding of SBV's bills	100%
50	96B/2024/QD - HDQT	05/07/2024	Amending and supplementing some articles of BAC A BANK's Lending Regulations issued with Decision No. 108/2023 dated 28/08/2023	100%
51	99/2024/QD - HDQT	30/07/2024	Changing capital representative of Song Lam Nghe An Joint Stock Company	100%
52	100B/2024/QD - HDQT	31/07/2024	Issuing the regulations on classification of assets, amounts and methods of establishing risk provisions and use of provisions for management of risks in operations of BAB	100%
53	102/2024/NQ - HDQT	01/08/2024	Establishing Thanh Dong Transaction Office - Hai Duong Branch	100%
54	103/2024/NQ - HDQT	01/08/2024	Establishing Ninh Hiep Transaction Office - Hang Dau Branch	100%
55	104/2024/NQ - HDQT	01/08/2024	Establishing Nghia Hung Transaction Office - Hang Dau Branch	100%
56	105/2024/NQ - HDQT	01/08/2024	Establishing Lac Thuy Transaction Office - Hoa Binh Branch	100%
57	106/2024/NQ - HDQT	01/08/2024	Establishing Krong Pak Transaction Office - Dak Lak Branch	100%
58	107/2024/NQ - HDQT	01/08/2024	Establishing Hung Vuong Transaction Office - Phu Tho Branch	100%
59	108/2024/NQ - HDQT	01/08/2024	Establishing Hoa Lu Transaction Office - Ninh Binh Branch	100%
60	110/2024/NQ - HDQT	07/08/2024	Establishing Tay Ninh Branch	100%
61	111/2024/NQ - HDQT	07/08/2024	Establishing Son La Branch	100%
62	112/2024/NQ - HDQT	07/08/2024	Establishing Quang Nam Branch	100%
63	113/2024/NQ - HDQT	07/08/2024	Establishing Thach That Transaction Office - Hoai Duc Branch	100%
64	114/2024/NQ - HDQT	07/08/2024	Establishing Lagi Transaction Office - Binh Thuan Branch	100%
65	116/2024/QD - HDQT	15/08/2024	Approving credit extension to National Power Transmission Corporation - Hai Duong Branch extends credit	100%
66	118/2024/QD - HDQT	16/08/2024	Approving credit extension to National Power Transmission Corporation - Dong Nai Branch extends credit	100%
67	120/2024/QD - HDQT	19/08/2024	Approving credit extension to National Power Transmission Corporation - Phan Dang Luu Branch extends credit	100%
68	122/2024/NQ - HDQT	21/08/2024	Adjusting the capital use plan, approving the content and list of documents for offering 89,593,364 shares	100%
69	124/2024/QD - HDQT	26/08/2024	Approving credit extension to TH Milk Joint Stock Company	100%
70	126/2024/QD - HDQT	28/08/2024	Approving credit extension to Vinhomes Joint Stock Company	100%
71	127/2024/QD - HDQT	29/08/2024	Establishing and changing location of Lagi Transaction Office - Binh Thuan Branch	100%
72	129/2024/QD - HDQT	05/09/2024	Issuing the Regulations on drafting and issuing documents of BAB	100%

73	130/2024/QĐ - HĐQT	05/09/2024	Issuing the Regulations on signing documents under the authority of the Board of Directors	100%
74	132/2024/QĐ - HĐQT	06/09/2024	Amending and supplementing some articles of the Regulations on organization and operation of Risks Management Committee issued with Decision No. 59/2021/QĐ - HĐQT dated 30/06/2021	100%
75	134/2024/QĐ - HĐQT	10/09/2024	Approving the seal sample of Lagi Transaction Office - Binh Thuan Branch	100%
76	135/2024/QĐ - HĐQT	10/09/2024	Changing address without changing location of Bac Sai Gon Branch	100%
77	137/2024/QĐ - HĐQT	11/09/2024	Approving credit extension to International High Technology Farming Joint Stock Company	100%
78	139/2024/QĐ - HĐQT	24/09/2024	Accepting mortgage of stocks and land use rights	100%
79	141/2024/QĐ - HĐQT	25/09/2024	Approving credit extension to International Supply Chain Joint Stock Company	100%
80	143/2024/NQ - HĐQT	27/09/2024	Establishing Ba Vi Transaction Office - Hoai Duc Branch	100%
81	144/2024/NQ - HĐQT	27/09/2024	Establishing Phu Xuyen Transaction Office - Thanh Tri Branch	100%
82	145/2024/NQ - HĐQT	27/09/2024	Establishing Phuc Yen Transaction Office - Vinh Phuc Branch	100%
83	146/2024/NQ - HĐQT	27/09/2024	Establishing Cam Ranh Transaction Office - Khanh Hoa Branch	100%
84	147/2024/NQ - HĐQT	27/09/2024	Establishing Song Cau Transaction Office - Phu Yen Branch	100%
85	148/2024/NQ - HĐQT	27/09/2024	Establishing Co Loa Transaction Office - Dong Anh Branch	100%
86	150/2024/QĐ - HĐQT	04/10/2024	Establishing and changing location of Quang Nam Branch	100%
87	150B/2024/QĐ - HĐQT	04/10/2024	Approving credit extension to Vinh Ha real estate and commercial joint stock company	100%
88	151/2024/QĐ - HĐQT	07/10/2024	Establishing and changing location of Son La Branch	100%
89	153/2024/QĐ - HĐQT	08/10/2024	Approving line of credit for Tan Thang cement joint stock company	100%
90	154/2024/QĐ - HĐQT	09/10/2024	Establishing and changing location of Cam Ranh Transaction Office - Khanh Hoa Branch	100%
91	156/2024/QĐ - HĐQT	09/10/2024	Approving credit extension to TH Milk Food joint stock company	100%
92	157/2024/QĐ - HĐQT	17/10/2024	Establishing and changing location of Tay Ninh Branch	100%
93	158/2024/QĐ - HĐQT	17/10/2024	Establishing and changing location of Song Cau Transaction Office - Phu Yen Branch	100%
94	160/2024/QĐ - HĐQT	22/10/2024	Issuing import L/C for Nui Tien Pure Water limited company	100%
95	161/2024/QĐ - HĐQT	24/10/2024	Establishing and changing location of Song Cau Transaction Office - Phu Yen Branch	100%
96	163/2024/NQ - HĐQT	24/10/2024	Approving the plan to issue private offering bonds of BAB for the second time in 2024 and register for trading at HNX	100%
97	163B/2024/QĐ - HĐQT	28/10/2024	Approving foreign currency transactions between BAB and the State Treasury according to Document 3112/KBNN-QLNQ regarding demand for foreign currency phase 9/DTNT - 2024	100%
98	165/2024/NQ - HĐQT	30/10/2024	Changing location of Dak Nong Branch	100%
99	166/2024/NQ - HĐQT	30/10/2024	Changing location of Yen Vien Transaction Office - Hang Dau Branch	100%
100	168/2024/QĐ - HĐQT	31/10/2024	Approving credit extension to Cao Bang High-tech Dairy Farm joint stock company	100%

101	170/2024/QD - HDQT	07/11/2024	Approving credit extension to Dong Lam cement joint stock company	100%
102	172/2024/QD - HDQT	11/11/2024	Approving credit extension to International Greentech Import and Export limited company	100%
103	173/2024/QD - HDQT	11/11/2024	Establishing and changing location of Dak Nong Branch	100%
104	174/2024/QD - HDQT	14/11/2024	Establishing and changing location of Chuc Son Transaction Office - Thanh Tri Branch	100%
105	175/2024/QD - HDQT	14/11/2024	Establishing and changing location of Thach That Transaction Office - Hoai Duc Branch	100%
106	177/2024/NQ - HDQT	15/11/2024	Cancelling the implementation of offering 895,933,642 shares.	100%
107	180/2024/NQ - HDQT	20/11/2024	Adjusting and implementing the plan to increase charter capital of 2024	100%
108	182/2024/QD - HDQT	25/11/2024	Approving credit extension to Nui Tien Pure Water limited company	100%
109	184/2024/QD - HDQT	02/12/2024	Approving the second amendment to Pledge Agreement for the Rights under the Pledge Account Agreement between BAC A BANK and VTB Bank	100%
110	185/2024/QD - HDQT	04/12/2024	Establishing and changing location of Viet Yen Transaction Office - Gia Lam Branch	100%
111	187/2024/NQ - HDQT	05/12/2024	Changing location and name of Co Loa Transaction Office - Dong Anh Branch	100%
112	187A/2024/QD - HDQT	05/12/2024	Changing address without changing location of Bac Ninh Branch	100%
113	188/2024/QD - HDQT	06/12/2024	Changing managements branch and name of Ba Vi Transaction Office - Son Tay Branch	100%
114	190/2024/QD - HDQT	09/12/2024	Issuing Regulations on information disclosure	100%
115	191/2024/QD - HDQT	10/12/2024	Changing location and name of An Phu Transaction - Dong Anh Branch	100%
116	193/2024/QD - HDQT	10/12/2024	Amending and supplementing some articles of the Guarantee Regulations issued with Decision No. 35/2023/QD - HDQT dated 24/03/2023	100%
117	195/2024/QD - HDQT	11/12/2024	Establishing Credit Losses Handling Council by the Credit Losses Provision Fund	100%
118	198/2024/QD - HDQT	18/12/2024	Approving line of credit for Logistic SC joint stock company	100%
119	200/2024/QD - HDQT	25/12/2024	Implementing the first increase in Charter Capital in 2024	100%
120	202/2024/QD - HDQT	26/12/2024	Changing address without changing location of Long An Branch	100%
121	203/2024/QD - HDQT	26/12/2024	Changing address without changing location of Kien Giang Branch	100%
122	205/2024/QD - HDQT	27/12/2024	Approving line of credit for Cienco 4	100%
123	207/2024/QD - HDQT	30/12/2024	Changing address without changing location of Hue Branch and some transaction offices under Hue Branch	100%
124	208/2024/QD - HDQT	30/12/2024	Changing address without changing location of Hai Phong Branch	100%
125	211/2024/QD - HDQT	31/12/2024	Approving Contracts between BAC A BANK and subsidiaries, related persons of Board of Directors' members of BAC A BANK in 2025	100%
126	212/2024/QD - HDQT	31/12/2024	Selecting an independent auditing organization to audit/review the financial statements and operations of the internal control system for the fiscal year 2025 of BAC A BANK	100%

APPENDIX 02

LIST OF AFFILIATED PERSONS OF BAC A BANK

As at 31/12/2024

(Attached to 2024 Annual Report on corporate governance)

No.	Name of organization/individual	Securities trading account (if any)	Position at the Bank (if any)	NSH No.*	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reason	Relationship with the Bank
1	Bac A Money Transfer Ltd. Company	None		0107983828	No. 9 Dao Duy Anh Street, Phuong Lien Ward, Dong Da District, Ha Noi	05/09/2017			Subsidiaries
2	Bac A Bank Asset Management Ltd. Company	None		0104507588	No. 67 Nguyen Thi Dinh Street, Trung Hoa Ward, Cau Giay District, Hanoi	03/03/2010			Subsidiaries
3	Tran Thi Thoang	None	Chairwoman of the Board of Directors			11/04/2001			Internal person
4	Dao Dinh Phat	None	None			11/04/2001			Affiliated person of internal person
5	Dao Phuong Thao	None	None			11/04/2001			Affiliated person of internal person
6	Dao Thanh Tung	None	None			11/04/2001			Affiliated person of internal person
7	Dao Nguyet Tam	None	None			11/04/2001			Affiliated person of internal person
8	Nguyen Duc Tho	None	None			11/04/2001			Affiliated person of internal person
9	Dao Phuong Ngan	None	None			11/04/2001			Affiliated person of internal person
10	Tran Thi Som	None	None			11/04/2001			Affiliated person of internal person
11	Tran Thi Thanh	None	None			11/04/2001			Affiliated person of internal person
12	Tran Thi Khay	None	None			11/04/2001			Affiliated person of internal person
13	Tran Van Dac	None	None			11/04/2001			Affiliated person of internal person
14	Tran Xuan Tac	None	None			11/04/2001			Affiliated person of internal person

15	Thai Huong	023C018666	Vice Chairwoman of the Board of Directors cum General Director				01/09/1994			Internal person
16	Nguyen Thi Loan	None	None				01/09/1994			Affiliated person of internal person
17	Nguyen Viet Ha	None	None				01/09/1994			Affiliated person of internal person
18	Nguyen Viet Quang	None	None				01/09/1994			Affiliated person of internal person
19	Tran Thi Nhu Trang	None	None				28/10/2015			Affiliated person of internal person
20	Nguyen Duc Nam	None	None				01/09/1994			Affiliated person of internal person
21	Nguyen Thu Thao	None	None				22/11/2016			Affiliated person of internal person
22	Nguyen Duc Thanh	None	None				06/04/2000			Affiliated person of internal person
23	Thai Thi Lan	None	None				15/03/1994			Affiliated person of internal person
24	Le Hong Truong	None	None				01/09/1994			Affiliated person of internal person
25	Thai Thi Luong	None	None				01/09/1994			Affiliated person of internal person
26	Hoang Ngoc Hoa	None	None				01/09/1994			Affiliated person of internal person
27	Thai Thi Duong	None	None				01/09/1994			Affiliated person of internal person
28	Nguyen Van Danh	None	None				01/09/1994			Affiliated person of internal person
29	Thai Thi Nga	None	Deputy General Director				01/09/1994			Affiliated person of internal person
30	Nguyen Trong Trung	None	Deputy General Director				01/09/1994			Affiliated person of internal person
31	Thai Thi Thanh Binh	None	None				01/09/1994			Affiliated person of internal person

32	Dang Trung Dung	None	Deputy General Director				01/09/1994			Affiliated person of internal person
33	Vo Van Quang	None	Member of the Board of Directors cum Deputy General Director				01/07/2009			Internal person
34	Luong Van Dao	None	None				18/05/2011			Affiliated person of internal person
35	Tu Thi Chau	None	None				18/05/2011			Affiliated person of internal person
36	Luong Thi Thu Ha	None	None				18/05/2011			Affiliated person of internal person
37	Vo Dieu Linh	None	None				18/05/2011			Affiliated person of internal person
38	Tran Xuan Dai	None	None				09/07/2020			Affiliated person of internal person
39	Vo Hoang Nam	None	None				18/05/2011			Affiliated person of internal person
40	Vo Kim Sinh	None	None				18/05/2011			Affiliated person of internal person
41	Truong Thanh Tung	None	None				18/05/2011			Affiliated person of internal person
42	Vo Thi Bich Hoa	None	None				18/05/2011			Affiliated person of internal person
43	Nguyen Thanh Tung	None	None				18/05/2011			Affiliated person of internal person
44	Vo Thi Hong Vinh	None	None				18/05/2011			Affiliated person of internal person
45	Ho Sy Thanh	None	None				18/05/2011			Affiliated person of internal person
46	Dang Thai Nguyen	023C017658	Member of the Board of Directors				24/04/2013			Internal person

47	Pham Thi Lien	None	None	None				24/04/2013			Affiliated person of internal person
48	Vuong Dinh Mau	None	None	None				24/04/2013			Affiliated person of internal person
49	Vo Thi Thanh	None	None	None				24/04/2013			Affiliated person of internal person
50	Vuong Thi Thu Hien	None	None	None				24/04/2013			Affiliated person of internal person
51	Dang Vuong Huong Thao	None	None	None				24/04/2013			Affiliated person of internal person
52	Dang Vuong Gia Linh	None	None	None				24/04/2013			Affiliated person of internal person
53	Dang Vuong Minh Chau	None	None	None				11/12/2021			Affiliated person of internal person
54	Dang Thai Tinh	None	None	None				24/04/2013			Affiliated person of internal person
55	Pham Thi Thu Hien	None	None	None				24/04/2013			Affiliated person of internal person
56	Dang Thi Tuyet	None	None	None				24/04/2013			Affiliated person of internal person
57	Le Van Hai	None	None	None				24/04/2013			Affiliated person of internal person
58	Hoang Hong Hanh	None	Independent Member of the Board of Directors	None				27/04/2024			Internal person
59	Hoang Anh Chau	None	None	None				27/04/2024			Affiliated person of internal person
60	Hoang Ky	None	None	None				27/04/2024			Affiliated person of internal person
61	Bui Thi Ngoc Minh	None	None	None				27/04/2024			Affiliated person of internal person
62	Nguyen Thi Bao Tue	None	None	None				27/04/2024			Affiliated person of internal person

63	Hoang Dung	None	None					27/04/2024		Affiliated person of internal person
64	Pham Quynh Anh	None	None					27/04/2024		Affiliated person of internal person
65	Hoang My Linh	None	None					27/04/2024		Affiliated person of internal person
66	Hoang Quang Hung	None	None					27/04/2024		Affiliated person of internal person
67	Hoang Minh Hang	None	None					27/04/2024		Affiliated person of internal person
68	Tran Duc Hoa	None	None					27/04/2024		Affiliated person of internal person
69	Pham Hong Cong	None	Head of the Board of Supervisors					01/09/1994		Internal person
70	Pham Ba	None	None					01/09/1994		Affiliated person of internal person
71	Chu Thi Sam	None	None					01/09/1994		Affiliated person of internal person
72	Nguyen Thi Van	None	None					01/09/1994		Affiliated person of internal person
73	Pham Hong Anh	None	None					01/09/1994		Affiliated person of internal person
74	Nguyen Thi Ngoc Anh	None	None					01/09/1994		Affiliated person of internal person
75	Pham Thi Hong Yen	None	None					01/09/1994		Affiliated person of internal person
76	Le Phuoc Chien	None	None					01/09/1994		Affiliated person of internal person
77	Pham Thu Hoai	None	None					01/09/1994		Affiliated person of internal person
78	Ho Sy Toan	None	None					01/09/1994		Affiliated person of internal person
79	Pham Anh Duc	None	None					01/09/1994		Affiliated person of internal person
80	Tran Thi Dieu Quynh	None	None					01/09/1994		Affiliated person of internal person
81	Pham Anh Tuan	None	None					01/09/1994		Affiliated person of internal person

82	Nguyen Thi Thuy Dung	None	None				01/09/1994			Affiliated person of internal person
83	Tran Thi Khanh Chi	None	Full-time member of the Board of Supervisors				27/04/2024			Internal person
84	Nguyen Dang Hung	None	None				27/04/2024			Affiliated person of internal person
85	Tran Van Cuong	None	None				27/04/2024			Affiliated person of internal person
86	Uong Thi Hoi	None	None				27/04/2024			Affiliated person of internal person
87	Nguyen Dang Ba	None	None				27/04/2024			Affiliated person of internal person
88	Thai Thi Hong	None	None				27/04/2024			Affiliated person of internal person
89	Nguyen Dang Duong	None	None				27/04/2024			Affiliated person of internal person
90	Tran Nhat Khanh Nguyen	None	None				27/04/2024			Affiliated person of internal person
91	Tran Khanh Trung	None	None				27/04/2024			Affiliated person of internal person
92	Gian Thi Thuy Hau	None	None				27/04/2024			Affiliated person of internal person
98	Nguyen Thanh Thuy	None	Part-time member of the Board of Supervisors				27/04/2024			Internal person
99	Tran Thanh Tam	None	None				27/04/2024			Affiliated person of internal person
100	Luong Thi Viet	None	None				27/04/2024			Affiliated person of internal person
101	Tran Van Tan	None	None				27/04/2024			Affiliated person of internal person
102	Nguyen Thi Mung	None	None				27/04/2024			Affiliated person of internal person
103	Tran Minh Chau	None	None				27/04/2024			Affiliated person of internal person
104	Tran Phuong Uyen	None	None				27/04/2024			Affiliated person of internal person
105	Tran Hoang Long	None	None				27/04/2024			Affiliated person of internal person

106	Nguyen Thi Thanh Ngoan	None	None					27/04/2024			Affiliated person of internal person
107	Luong Thanh Nam	None	None					27/04/2024			Affiliated person of internal person
116	Dang Trung Dung	None	Standing Deputy General Director					28/07/2016			Internal person
117	Dinh Thi Canh	None	None					28/07/2016			Affiliated person of internal person
118	Nguyen Thi Loan	None	None					28/07/2016			Affiliated person of internal person
119	Thai Thi Thanh Binh	None	None					28/07/2016			Affiliated person of internal person
120	Tran Gia Hung	None	None					28/07/2016			Affiliated person of internal person
121	Dang Thai Hien Anh	None	None					28/07/2016			Affiliated person of internal person
122	Dang Nam Khanh	None	None					28/07/2016			Affiliated person of internal person
123	Dang Thi Tuyet Mai	None	None					28/07/2016			Affiliated person of internal person
124	Dang Van Tinh	None	None					28/07/2016			Affiliated person of internal person
125	Dang Thanh Hung	None	None					28/07/2016			Affiliated person of internal person
126	Luong Thi Thuy Hoan	None	None					28/07/2016			Affiliated person of internal person
127	Chu Nguyen Binh	None	Deputy General Director					01/03/2008			Internal person
128	Chu Hoc Hieu	None	None					01/03/2008			Affiliated person of internal person
129	Nguyen Thi Bich Loc	None	None					01/03/2008			Affiliated person of internal person
130	Le Thi Phuong Hoai	None	None					01/03/2008			Affiliated person of internal person

131	Tran Thi Thanh Tam	None	None	None				01/03/2008			Affiliated person of internal person
132	Chu Ha An	None	None	None				01/03/2008			Affiliated person of internal person
133	Chu Nguyen Bao	None	None	None				01/03/2008			Affiliated person of internal person
134	Chu Bao Anh	None	None	None				01/03/2008			Affiliated person of internal person
135	Chu Thi Ha Thanh	None	None	None				01/03/2008			Affiliated person of internal person
136	Nguyen Viet Thang	None	None	None				01/03/2008			Affiliated person of internal person
137	Chu Nguyen Thang	None	None	None				01/03/2008			Affiliated person of internal person
138	Nguyen Thi Kieu Oanh	None	None	None				01/03/2008			Affiliated person of internal person
139	Le Ngoc Hong Nhat	None	Deputy General Director					01/05/2016			Internal person
140	Le Ngoc Minh	None	None					01/05/2016			Affiliated person of internal person
141	Doan Thi Minh	None	None					01/05/2016			Affiliated person of internal person
142	Phan Thi Than	None	None					01/05/2016			Affiliated person of internal person
143	Nguyen Thi Anh	None	None					01/05/2016			Affiliated person of internal person
144	Le Ngoc Bao Chau	None	None					01/05/2016			Affiliated person of internal person
145	Le Khanh	None	None					01/05/2016			Affiliated person of internal person
146	Le Ngoc Hong Vu	None	None					01/05/2016			Affiliated person of internal person
147	Nguyen Thi Bich Ngoc	None	None					01/05/2016			Affiliated person of internal person
148	Le Vu Hang	None	None					01/05/2016			Affiliated person of internal person
149	Nguyen Trinh Ut	None	None					01/05/2016			Affiliated person of internal person

150	Le Bích Ngọc	None	None				01/05/2016			Affiliated person of internal person
151	Truong Quoc Hung	None	None				01/05/2016			Affiliated person of internal person
152	Truong Vinh Loi	None	Deputy General Director				30/05/2008			Internal person
153	Truong Ngoc Lien	None	None				30/05/2008			Affiliated person of internal person
154	Le Thi Kha	None	None				30/05/2008			Affiliated person of internal person
155	Nguyen Xuan Toai	None	None				30/05/2008			Affiliated person of internal person
156	Bui Thuy Minh	None	None				30/05/2008			Affiliated person of internal person
157	Nguyen Thi Mai	None	None				30/05/2008			Affiliated person of internal person
158	Truong Viet Cuong	None	None				30/05/2008			Affiliated person of internal person
159	Truong Vinh Thinh	None	None				30/05/2008			Affiliated person of internal person
160	Truong Thi Yen	None	None				30/05/2008			Affiliated person of internal person
161	Bui Nguyen Hoang	None	None				30/05/2008			Affiliated person of internal person
162	Truong Vinh Hai	None	None				30/05/2008			Affiliated person of internal person
163	Nguyen Thi Hien	None	None				30/05/2008			Affiliated person of internal person
164	Truong Vinh Thang	None	None				30/05/2008			Affiliated person of internal person
165	Nguyen Thi Lan	None	None				30/05/2008			Affiliated person of internal person
166	Nguyen Viet Hanh	None	Deputy General Director				05/03/2015			Internal person
167	Nguyen Van Huyen	None	None				05/03/2015			Affiliated person of internal person
168	Vu Thi Thu	None	None				05/03/2015			Affiliated person of internal person
169	Vu Thi Thanh Thuy	None	None				05/03/2015			Affiliated person of internal person

170	Nguyen Ngoc Khanh	None	None				05/03/2015		Affiliated person of internal person
171	Nguyen Gia Khang	None	None				05/03/2015		Affiliated person of internal person
172	Nguyen Vu Thai	None	None				05/03/2015		Affiliated person of internal person
173	Nguyen Thi Huyen	None	None				05/03/2015		Affiliated person of internal person
174	Hoang Manh Hieu	None	None				05/03/2015		Affiliated person of internal person
175	Nguyen Viet Dung	None	None				05/03/2015		Affiliated person of internal person
176	Nguyen Thi Huong Giang	None	None				05/03/2015		Affiliated person of internal person
177	Nguyen Viet Hanh	None	None				05/03/2015		Affiliated person of internal person
178	Nguyen Ai Dan	023C016861	Deputy General Director				01/06/2017		Internal person
179	Tran Thi My	None	None				01/06/2017		Affiliated person of internal person
180	Pham Quynh Anh	023C016969	None				01/06/2017		Affiliated person of internal person
181	Nguyen Ai Linh	None	None				01/06/2017		Affiliated person of internal person
182	Nguyen Quoc Anh	None	None				01/06/2017		Affiliated person of internal person
183	Nguyen Thi Tuyen	None	None				01/06/2017		Affiliated person of internal person
184	Nguyen Manh Liem	None	None				01/06/2017		Affiliated person of internal person
185	Dang Thi Long	None	None				01/06/2017		Affiliated person of internal person
186	Nguyen Thi Tan	None	None				01/06/2017		Affiliated person of internal person
187	Ngo Tung	None	None				01/06/2017		Affiliated person of internal person
188	Nguyen Thi Doan	None	None				01/06/2017		Affiliated person of internal person
189	Nguyen Thi Tan	None	None				01/06/2017		Affiliated person of internal person

190	Duong Van Mau	None	None	None				01/06/2017			Affiliated person of internal person
191	Nguyen Van Duyet	None	None	None				01/06/2017			Affiliated person of internal person
192	Vu Anh Duc	None	None	None				01/06/2017			Affiliated person of internal person
193	Nguyen Trong Trung	023C011023	Deputy General Director					15/05/2003			Internal person
194	Ngo Thi Thuan	None	None					15/05/2003			Affiliated person of internal person
195	Nguyen Thi Loan	None	None					15/05/2003			Affiliated person of internal person
196	Thai Thi Nga	023C013046	Deputy General Director					15/05/2003			Affiliated person of internal person
197	Nguyen Trong Chinh	None	None					15/05/2003			Affiliated person of internal person
198	Dang Thi Mai Hue	None	None					10/12/2022			Affiliated person of internal person
199	Nguyen Thai Bao Tram	None	None					15/05/2003			Affiliated person of internal person
200	Nguyen Thai Nam Kiet	None	None					15/05/2003			Affiliated person of internal person
201	Nguyen Thi Hong Thuy	None	None					15/05/2003			Affiliated person of internal person
202	Dang Sy Hai	None	None					15/05/2003			Affiliated person of internal person
203	Nguyen Thi Ngan	None	None					15/05/2003			Affiliated person of internal person
204	Bui Ngoc Duc	None	None					15/05/2003			Affiliated person of internal person
205	Nguyen Trong Dung	None	None					15/05/2003			Affiliated person of internal person
206	Pham Thi Phuong Thao	None	None					15/05/2003			Affiliated person of internal person
207	Nguyen Thi Ha	None	None					15/05/2003			Affiliated person of internal person
208	Nguyen Quang Trung	None	None					15/05/2003			Affiliated person of internal person
209	Thai Thi Nga	023C013046	Deputy General Director					03/10/2023			Internal person

210	Nguyen Thi Loan	None	None				03/10/2023			Affiliated person of internal person
211	Ngo Thi Thuan	None	None				03/10/2023			Affiliated person of internal person
212	Nguyen Trong Trung	023C011023	Deputy General Director				03/10/2023			Affiliated person of internal person
213	Nguyen Trong Chinh	None	None				03/10/2023			Affiliated person of internal person
214	Dang Thi Mai Hue	None	None				03/10/2023			Affiliated person of internal person
215	Nguyen Thai Bao Tram	None	None				03/10/2023			Affiliated person of internal person
216	Nguyen Thai Nam Kiet	None	None				03/10/2023			Affiliated person of internal person
217	Thai Thi Lan	None	None				03/10/2023			Affiliated person of internal person
218	Le Hong Truong	None	None				03/10/2023			Affiliated person of internal person
219	Thai Huong	023C018666	Vice Chairwoman of the Board of Directors cum General Director				03/10/2023			Affiliated person of internal person
220	Nguyen Viet Ha	None	None				03/10/2023			Affiliated person of internal person
221	Thai Thi Duong	None	None				03/10/2023			Affiliated person of internal person
222	Nguyen Van Danh	None	None				03/10/2023			Affiliated person of internal person
223	Thai Thi Luong	None	None				03/10/2023			Affiliated person of internal person
224	Hoang Ngoc Hoa	None	None				03/10/2023			Affiliated person of internal person
225	Thai Thi Thanh Binh	None	None				03/10/2023			Affiliated person of internal person

226	Dang Trung Dung	None	Standing Deputy General Director				03/10/2023			Affiliated person of internal person
227	Nguyen Hong Yen	None	Chief Accountant				16/05/2011			Internal person

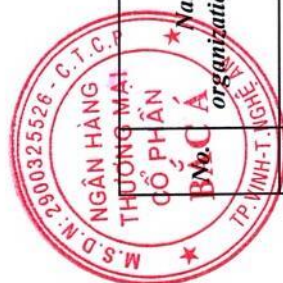
APPENDIX 03
TRANSACTIONS BETWEEN THE BANK AND ITS AFFILIATED PERSONS, MAJOR SHAREHOLDERS, INTERNAL PERSONS, AFFILIATED PERSONS OF INTERNAL PERSONS
As at 31/12/2024
(Attached to 2024 Annual Report on corporate governance)

No.	Name of organization/individual	Relationship with the Bank	NSH No*	Address	Time of transaction with the Bank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any, specifying date of issue)	Total value of transaction (million)	Note
1	Bac A Money Transfer Ltd. Company	Subsidiaries	0107983828	No. 9 Dao Duy Anh, Phuong Lien, Dong Da, Hanoi			108.639	Deposits at BAB
2	Bac A Bank Asset Management Ltd. Company	Subsidiaries	0104507588	No. 67 Nguyen Thi Dinh Street, Trung Hoa Ward, Cau Giay District, Hanoi			65.089	Deposits at BAB
3	Tran Thi Thoang	Chairwoman of the Board of Directors					1	Deposits at BAB
4	Thai Huong	Vice Chairwoman of the Board of Directors cum General Member of the Board of Directors					1.366	Deposits at BAB
5	Vo Van Quang	Directors cum Deputy General Director					376	Deposits at BAB
6	Dang Thai Nguyen	Member of the Board of Directors					597	Deposits at BAB
7	Hoang Hong Hanh	Independent Member of the Board of Directors					1.324	Deposits at BAB
8	Hoang Hong Hanh	Independent Member of the Board of Directors					5	Credit card balance at BAB
9	Dang Trung Dung	Standing Deputy General Director					1.661	Deposits at BAB
10	Nguyen Trong Trung	Deputy General Director					136	Deposits at BAB
11	Chu Nguyen Binh	Deputy General Director					568	Deposits at BAB
12	Chu Nguyen Binh	Deputy General Director					78	Credit card balance at BAB
13	Le Ngoc Hong Nhat	Deputy General Director					1.344	Deposits at BAB
14	Le Ngoc Hong Nhat	Deputy General Director					12	Credit card balance at BAB
15	Truong Vinh Loi	Deputy General Director					164	Deposits at BAB
16	Nguyen Viet Hanh	Deputy General Director					312	Deposits at BAB
17	Nguyen Ai Dan	Deputy General Director					643	Deposits at BAB
18	Nguyen Ai Dan	Deputy General Director					189	Credit card balance at BAB
19	Thai Thi Nga	Deputy General Director					33.715	Deposits at BAB
20	Thai Thi Nga	Deputy General Director					205	Credit card balance at BAB



21	Pham Hong Cong	Member of the Board of Supervisors						5	Deposits at BAB
22	Tran Thi Khanh Chi	Full-time member of the Board of Supervisors						25	Deposits at BAB
23	Nguyen Thanh Thuy	Part-time member of the Board of Supervisors						367	Deposits at BAB
24	Nguyen Hong Yen	Chief Accountant						812	Deposits at BAB

APPENDIX 04
THE LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS
As at 31/12/2024
(Attached to 2024 Annual Report on corporate governance)



	Name of organization/individual	Securities trading account (if any)	Position at the Bank (if any)	ID card No./Passport No./Certificate of Business Registration No.	Address	Number of shares owned at the end of the period	Percentage of shares ownership at the end of the period (%)	Note
1	Tran Thi Thoang	None	Chairwoman of The Board of Directors			27.843.095	3,108	
2	Dao Dinh Phat	None	None			12.782.578	1,427	
3	Dao Phuong Thao	None	None			-	-	
4	Dao Thanh Tung	None	None			-	-	
5	Dao Nguyet Tam	None	None			-	-	
6	Nguyen Duc Tho	None	None			-	-	
7	Dao Phuong Ngan	None	None			-	-	
8	Tran Thi Som	None	None			-	-	
9	Tran Thi Thanh	None	None			-	-	
10	Tran Thi Khay	None	None			-	-	
11	Tran Van Dac	None	None			-	-	
12	Tran Xuan Tac	None	None			-	-	
13	Loc Phat Quang Ninh Joint Stock Company	None	None			-	-	
14	Thai Huong	023C018666	None			40.810.813	4,555	
15	Nguyen Thi Loan	None	None			-	-	
16	Nguyen Viet Ha	None	None			-	-	

[illegible]

92	Tran Nhat Khanh Nguyen	None	None					-	-
93	Tran Khanh Trung	None	None					-	-
94	Gian Thi Thuy Hau	None	None					-	-
95	Nguyen Thanh Thuy	None	Part-time member of the Board of Supervisors					-	-
96	Tran Thanh Tam	None	None					-	-
97	Luong Thi Viet	None	None					-	-
98	Tran Van Tan	None	None					-	-
99	Nguyen Thi Mung	None	None					-	-
100	Tran Minh Chau	None	None					-	-
101	Tran Phuong Uyen	None	None					-	-
102	Tran Hoang Long	None	None					-	-
103	Nguyen Thi Thanh Ngoan	None	None					-	-
104	Luong Thanh Nam	None	None					-	-
105	Dang Trung Dung	None	Standing Deputy General Director					-	-
106	Dinh Thi Canh	None	None					-	-
107	Nguyen Thi Loan	None	None					-	-
108	Thai Thi Thanh Binh	None	None				7.498.991	0,837	
109	Tran Gia Hung	None	None					-	-
110	Dang Thai Hien Anh	None	None					-	-
111	Dang Nam Khanh	None	None					-	-

112	Dang Thi Tuyet Mai	None	None						
113	Dang Van Tinh	None	None						
114	Dang Thanh Hung	None	None						
115	Luong Thi Thuy Hoan	None	None						
116	Chu Nguyen Binh	None	Deputy General Director				1.834.865	0,205	
117	Chu Hoc Hieu	None	None						
118	Nguyen Thi Bich Loc	None	None						
119	Le Thi Phuong Hoai	None	None						
120	Tran Thi Thanh Tam	None	None						
121	Chu Ha An	None	None						
122	Chu Nguyen Bao	None	None						
123	Chu Bao Anh	None	None						
124	Chu Thi Ha Thanh	None	None						
125	Nguyen Viet Thang	None	None						
126	Chu Nguyen Thang	None	None						
127	Nguyen Thi Kieu Oanh	None	None						
128	Bac A Money Transfer Ltd. Company	None	The company with Mr. Chu Nguyen Binh as a member of the Board of Directors						
129	Le Ngoc Hong Nhat	None	Deputy General Director				1.592.071	0,178	
130	Le Ngoc Minh	None	None						
131	Doan Thi Minh	None	None						
132	Phan Thi Than	None	None						
133	Nguyen Thi Anh	None	None						

157	Bac A Bank Asset Management Ltd. Company	None	The company with Mr. Truong Vinh Loi as a member of the Board of Directors						
158	Nguyen Viet Hanh	None	Deputy General Director						
159	Nguyen Van Huyen	None	None						
160	Vu Thi Thu	None	None						
161	Vu Thi Thanh Thuy	None	None						
162	Nguyen Ngoc Khanh	None	None						
163	Nguyen Gia Khang	None	None						
164	Nguyen Vu Thai	None	None						
165	Nguyen Thi Huyen	None	None						
166	Hoang Manh Hieu	None	None						
167	Nguyen Viet Dung	None	None						
168	Nguyen Thi Huong Giang	None	None						
169	Nguyen Viet Hanh	None	None						
170	Nguyen Ai Dan	023C016861	Deputy General Director						
171	Tran Thi My	None	None						
172	Pham Quynh Anh	023C016969	None						
173	Nguyen Ai Linh	None	None						
174	Nguyen Quoc Anh	None	None						
175	Nguyen Thi Tuyen	None	None						

176	Nguyen Manh Liem	None	None						
177	Dang Thi Long	None	None						
178	Nguyen Thi Tan	None	None						
179	Ngo Tung	None	None						
180	Nguyen Thi Doan	None	None						
181	Nguyen Thi Tan	None	None						
182	Duong Van Mau	None	None						
183	Nguyen Van Duyet	None	None						
184	Vu Anh Duc	None	None						
185	Nguyen Trong Trung	023C011023	Deputy General Director				33.626.012	3,753	
186	Ngo Thi Thuan	None	None						
187	Nguyen Thi Loan	None	None						
188	Thai Thi Nga	023C013046	Deputy General Director						
189	Nguyen Trong Chinh	None	None						
190	Dang Thi Mai Hue	None	None						
191	Nguyen Thai Bao Tram	None	None						
192	Nguyen Thai Nam Kiet	None	None						
193	Nguyen Thi Hong Thuy	None	None				8.905.616	0,994	
194	Dang Sy Hai	None	None						
195	Nguyen Thi Ngan	None	None						
196	Bui Ngoc Duc	None	None						
197	Nguyen Trong Dung	None	None				473.152	0,053	
198	Pham Thi Phuong Thao	None	None						
199	Nguyen Thi Ha	None	None						
200	Nguyen Quang Trung	None	None						

218	Thai Thi Thanh Binh	None	None				7,498.991	0,837	
219	Dang Trung Dung	None	None		Standing Deputy General Director		-	-	
220	Viet Securities Joint Stock Company	None	None		The company with Ms. Thai Thi Nga as Chairwoman of the Board of Directors		-	-	
221	Nguyen Hong Yen	None	None		Chief Accountant		-	-	
222	Nguyen Hong Tien	None	None		None		15,890.230	1,774	
223	Tran Thi Ngoan	None	None		None		-	-	
224	Tran Van Than	None	None		None		-	-	
225	Vu Thi Kim Lien	None	None		None		-	-	
226	Tran Anh Dung	None	None		None		3,362.439	0,375	
227	Tran Thu Uyen	None	None		None		-	-	
228	Tran Ha Anh	None	None		None		-	-	
229	Tran Gia Long	None	None		None		-	-	
230	Nguyen Hong Dung	None	None		None		-	-	
231	Pham Thi Hong Hoa	None	None		None		-	-	
232	Nguyen Hong Minh	None	None		None		-	-	
233	Hoang Thi Sinh	None	None		None		-	-	

APPENDIX 05
TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH SHARES OF THE BANK
As at 31/12/2024
(Attached to 2024 Annual Report on corporate governance)

	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period 01/01/2024		Number of shares owned at the end of the period 31/12/2024		Reasons for increasing, decreasing
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
1	Tran Thi Thoang	Chairwoman of the Board of Directors	25,900,554	3.108	27,843,095	3.108	Receiving 2022 dividend in shares
1.1	Dao Dinh Phat	Husband	11,890,771	1.427	12,782,578	1.427	Receiving 2022 dividend in shares
1.2	Dao Phuong Thao	Daughter	3,453,349	0.414			Selling shares
2	Thai Huong	Vice Chairwoman of the Board of Directors cum General Director	37,963,547	4.555	40,810,813	4.555	Receiving 2022 dividend in shares
2.1	Le Hong Truong	Brother in law	3,789,887	0.455	4,074,128	0.455	Receiving 2022 dividend in shares
2.2	Hoang Ngoc Hoa	Brother in law	22,098,374	2.652	23,755,752	2.652	Receiving 2022 dividend in shares
2.3	Nguyen Van Danh	Brother in law	25,824,911	3.099	27,761,779	3.099	Receiving 2022 dividend in shares
2.4	Nguyen Trong Trung	Brother in law	31,280,012	3.753	33,626,012	3.753	Receiving 2022 dividend in shares
2.5	Thai Thi Thanh Binh	Sister	6,975,806	0.837	7,498,991	0.837	Receiving 2022 dividend in shares
3	Vo Van Quang	Member of the Board of Directors cum Deputy General Director	621,626	0.075	668,247	0.075	Receiving 2022 dividend in shares
4	Dang Thai Nguyen	Member of the Board of Directors	2,465,765	0.296	2,650,697	0.296	Receiving 2022 dividend in shares
5	Pham Hong Cong	Head of the Board of Full-time member of the Board of Supervisors	1,698,042	0.204	1,825,395	0.204	Receiving 2022 dividend in shares
6	Tran Thi Khanh Chi	Board of Supervisors					
6.1	Nguyen Dang Hung	Husband	10,670,870	1.280	11,471,994	1.280	Receiving 2022 dividend in shares
6.2	Nguyen Dang Ba	Father in law	8,027,616	0.963	8,629,687	0.963	Receiving 2022 dividend in shares
7	Dang Trung Dung	Standing Deputy General Director	-	-	-	-	-
7.1	Thai Thi Thanh Binh	Wife	6,975,806	0.837	7,498,991	0.837	Receiving 2022 dividend in shares
8	Chu Nguyen Binh	Deputy General Director	1,706,852	0.205	1,834,865	0.205	Receiving 2022 dividend in shares
9	Le Ngoc Hong Nhat	Deputy General Director	1,480,997	0.178	1,592,071	0.178	Receiving 2022 dividend in shares
10	Nguyen Trong Trung	Deputy General Director	31,280,012	3.753	33,626,012	3.753	Receiving 2022 dividend in shares
10.1	Nguyen Thi Hong Thuy	Sister	8,284,294	0.994	8,905,616	0.994	Receiving 2022 dividend in shares
10.2	Nguyen Trong Dung	Brother	440,142	0.053	473,152	0.053	Receiving 2022 dividend in shares
11	Thai Thi Nga	Deputy General Director	-	-	-	-	-
11.1	Nguyen Trong Trung	Husband	31,280,012	3.753	33,626,012	3.753	Receiving 2022 dividend in shares
11.2	Le Hong Truong	Brother in law	3,789,887	0.455	4,074,128	0.455	Receiving 2022 dividend in shares

11.3	Thai Huong	Sister	37,963,547	4,555	40,810,813	4,555	Receiving 2022 dividend in shares
11.4	Nguyen Van Danh	Brother in law	25,824,911	3,099	27,761,779	3,099	Receiving 2022 dividend in shares
11.5	Hoang Ngoc Hoa	Brother in law	22,098,374	2,652	23,755,752	2,652	Receiving 2022 dividend in shares
11.6	Thai Thi Thanh Binh	Sister	6,975,806	0.837	7,498,991	0.837	Receiving 2022 dividend in shares
12	Nguyen Hong Yen	Chief Accountant	-	-	-	-	
12.1	Nguyen Hong Tien	Father	14,781,610	1.774	15,890,230	1.774	Receiving 2022 dividend in shares
12.2	Tran Anh Dung	Husband	3,127,851	0.375	3,362,439	0.375	Receiving 2022 dividend in shares