

No: 09./RP-BSH-BOD

Hanoi, date..24 month.01. year 2025

**REPORT ON CORPORATE GOVERNANCE  
(2024)**

**To: - State Securities Commission;  
- Hanoi Stock Exchange.**

Saigon - Hanoi Insurance Corporation (BSH) respectfully extends its greetings to your esteemed entities and submits the report on its corporate governance status for the year 2024 as follows:

**Company Information:**

1. **Company name:** Saigon - Hanoi Insurance Joint Stock Corporation
2. **Head office address:** 24th Floor, Vinacomin Building, No. 3 Duong Dinh Nghe, Yen Hoa Ward, Cau Giay District, Hanoi City
3. **Phone:** 024.3793.1111 Fax: 024.3793.1155 Email: info@bshc.com.vn
4. **Charter capital:** 1,000,000,000,000 VND (One thousand billion VND)
5. **Stock symbol:** BHI
6. **Corporate governance model:** General Meeting of Shareholders, Board of Directors, Supervisory Board and General Director
7. **Regarding the implementation of internal audit function:** The Company has performed the audit internal audit in accordance with the law.

**I. Activities of the General Meeting of Shareholders**

In 2024, the General Meeting of Shareholders held its annual meeting on April 26, 2024, during which the information regarding the meeting and the resolutions of the General Meeting of Shareholders (“GMS”) were approved as follows:

No	Resolution/Decision No.	Date	Biological Offspringent
1	01/2024/NQ-BSH-DHDCD	26/4/2024	Resolution of the 2024 Annual General Meeting of Shareholders

## II. Board of Directors (annual report)

### 1. Information about the members of the Board of Directors (BOD)

No	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr Do Quang Vinh	Chairman of the Board of Directors	20/5/2022	26/4/2024
2	Mr Kim Kang Wook	Chairman of the Board of Directors	26/4/2024	
3	Mr Oh Ji Won	Member of the Board of Directors	26/4/2024	
4	Mr Doan Kien	Member of the Board of Directors	26/4/2024	
2	Mr Nguyen Van Truong	Member of the Board of Directors	20/05/2022	
3	Mr Vu Duc Trung	Member of the Board of Directors	11/6/2018	26/4/2024
4	Mr Le Dang Khoa	Member of the Board of Directors	11/6/2018	26/4/2024
5	Mr Vu Duc Tien	Member of the Board of Directors	11/6/2018	26/4/2024
6	Mr Nguyen Tat Thang	Member of the Board of Directors	20/09/2021	26/4/2024
7	Mr Nguyen Danh Duc	Member of the Board of Directors	20/5/2022	26/4/2024

### 2. Meetings of the Board of Directors

No	Board of Director' member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1	Mr Do Quang Vinh	03/11	28%	Dismissal Date 26/4/2024
2	Mr Kim Kang Wook	08/11	73%	Appointment Date 26/4/2024
3	Mr Oh Ji Won	08/11	73%	Appointment Date 26/4/2024
4	Mr Doan Kien	08/11	73%	Appointment Date 26/4/2024
5	Mr Nguyen Van Truong	11/11	100%	
6	Mr Vu Duc Trung	03/11	28%	Dismissal Date 26/4/2024
7	Mr Le Dang Khoa	03/11	28%	Dismissal Date 26/4/2024

### 3. Supervising the Board of Management by the Board of Directors:

All business administration and operational activities of BSH are subject to the close supervision and direction of the Board of Directors. The General Director regularly reports to the Board of Directors (directly and to the Chairman of the Board of Directors) on the business, financial, and investment status of BSH. Based on this, the Board of Directors is well-positioned to closely monitor, promptly direct, and rectify the activities of the Executive Board.

The Board of Directors regularly meets and Biological Offspringsults with the General Director to strengthen the direction of implementation to enhance the company's business performance.

The Chairman of the Board of Directors and other Board members directly participate in other important meetings to promptly grasp and direct BSH's activities.

The Board provides direction, oversight, and strategic guidance for the following areas in 2024: Marketing activities, the capability of the technology systems, the capacity of the sales force, enhancing risk management, digital transformation, restructuring the BSH model towards streamlining, efficiency, and transparency; placing people at the center, building a human resource structure with high capability and quality; successfully implementing the strategic objectives entrusted by the General Meeting of Shareholders, and adhering to legal regulations and the BSH Charter.

In its role as a strategic governance and guidance body, the Board of Directors in 2024 Biological Offspringtinues to prioritize the simultaneous tasks of developing and implementing a long-term, effective, and sustainable development strategy, alongside overseeing, managing risks, maintaining achievements, and protecting the rights of investors and shareholders.

4. Activities of the Board of Directors' subcommittees (If any): Not Applicable

5. Resolutions/Decisions of the Board of Directors (Annual report)

No	Resolution/Decision No.	Date	Biological Offspringtent	Approval rate
1.	05/2024/QD-BSH-HDQT	12/01/2024	Appointment of Director of the Reinsurance Department	100%
2.	06/2024/QD-BSH-HDQT	15/01/2024	Reappointment of Director of BSH Thai Nguyen Insurance Company	100%
3.	07/2024/QD-BSH-HDQT	15/01/2024	Reappointment of Director of BSH Kinh Do Insurance Company	100%
4.	08/2024/QD-BSH-HDQT	15/01/2024	Reappointment of Director of BSH Quang Ninh Insurance Company	100%
5.	09/2024/QD-BSH-HDQT	15/01/2024	Reappointment of Director of BSH Thai Binh Insurance Company	100%
6.	10/2024/QD-BSH-HDQT	15/01/2024	Reappointment of Director of BSH Southeast Region Insurance Company	100%

7.	12/2024/NQ-BSH-HDQT	30/01/2024	SHB grants a credit limit for bid guarantees and performance guarantees for BSH insurance Biological Offspringtracts	100%
8.	13/2024/QD-BSH-HDQT	05/02/2024	Reappointment of Director of BSH Ninh Binh Insurance Company	100%
9.	15/2024/QD-BSH-HDQT	05/02/2024	Appointment of Director of BSH Nghe An Insurance Company	100%
10.	16/2024/QD-BSH-HDQT	05/02/2024	Personnel Matters	100%
11.	17/2024/QD-BSH-HDQT	07/03/2024	Appointment of Director of BSH Trang An Insurance Company	100%
12.	18/2024/QD-BSH-HDQT	08/03/2024	Reappointment of Director of the Investment Department	100%
13.	20/2024/NQ-BSH-HDQT	08/03/2024	Organization of the 2024 Annual General Meeting of Shareholders	100%
14.	22/2024/QD-BSH-HDQT	11/03/2024	Establishment of the Organizing Committee for the 2024 Annual General Meeting of Shareholders	100%
15.	24/2024/QD-BSH-HDQT	13/03/2024	Reappointment of Deputy General Director of BSH	100%
16.	25/2024/QD-BSH-HDQT	15/03/2024	Recruitment and appointment of Director of BSH West Hanoi Insurance Company	100%
17.	26/2024/QD-BSH-HDQT	15/03/2024	Resignation of Actuary Specialist	100%
18.	27/2024/QD-BSH-HDQT	15/03/2024	Resignation of Director of the Planning Department and cessation of Biological Offspringcurrent role as Assistant to the General Director	100%
19.	28/2024/QD-BSH-HDQT	15/03/2024	Transfer and appointment of Director of the Planning Department Biological	100%

			Offspringcurrent with Assistant to the General Director	
20.	29/2024/QD-BSH-HDQT	25/03/2024	Appointment of Director of BSH Dai Viet Insurance Company	100%
21.	30/2024/QD-BSH-HDQT	25/03/2024	Appointment of Director of BSH Au Lac Insurance Company	100%
22.	31/2024/QD-BSH-HDQT	28/03/2024	Appointment of Director of BSH Lam Dong Insurance Company	100%
23.	32/2024/QD-BSH-HDQT	28/03/2024	Reappointment of Director of the Marketing Department	100%
24.	33/2024/QD-BSH-HDQT	28/03/2024	Reappointment of Director of the Corporate Clients Department	100%
25.	34/2024/QD-BSH-HDQT	28/3/2024	Reappointment of Director of the Personal Insurance Department	100%
26.	36/2024/QD-BSH-HDQT	01/4/2024	Relief from the position of General Director to appoint to the position of Deputy General Director	100%
27.	37/2024/QD-BSH-HDQT	01/4/2024	Recruitment and appointment of Deputy General Director in charge of BSH	100%
28.	38/2024/QD-BSH-HDQT	01/4/2024	Appointment of Deputy General Director of BSH	100%
29.	39/2024/QD-BSH-HDQT	01/4/2024	Appointment of General Director of BSH	100%
30.	40/2024/QD-BSH-HDQT	01/4/2024	Relief from the position of Deputy General Director in charge of Southern Regional Business	100%
31.	42/2024/QD-BSH-HDQT	01/4/2024	Relief from the position of Director of the Motor Vehicle Insurance Department	100%
32.	43/2024/QD-BSH-HDQT	01/4/2024	Recruitment and appointment of Director of the Motor Vehicle Insurance Department	100%

33.	45/2024/QD-BSH-HDQT	03/4/2024	Appointment of Director of Thong Nhat Branch	100%
34.	48/2024/QD-BSH-HDQT	05/4/2024	Establishment of the Eligibility Verification Committee for the 2024 Annual General Meeting of Shareholders	100%
35.	50/2024/NQ-BSH-HDQT	10/4/2024	Approval of the policy to relocate the head office	100%
36.	51/2024/QD-BSH-HDQT	15/4/2024	Resignation from the position of Director of BSH Dong Do	100%
37.	52/2024/QD-BSH-HDQT	15/4/2024	Recruitment and appointment of Director of BSH Dong Do	100%
38.	55/2024/QD-BSH-HDQT	23/4/2024	Recruitment and appointment of Chief of the General Director's Office	100%
39.	57/2024/QD-BSH-HDQT	26/4/2024	Resignation from the position of Director of BSH Gia Lai Insurance Company	100%
40.	58A/2024/QD-BSH-HDQT	02/5/2024	Recruitment and appointment of Assistant to the Chairman of the Board of Directors	100%
41.	58/2024/NQ-BSH-HDQT	26/4/2024	Resolution on the election of the Chairman of the Board of Directors of BSH	100%
42.	59/2024/QD-BSH-HDQT	08/5/2024	Reappointment of Director of BSH Ben Thanh	100%
43.	60/2024/QD-BSH-HDQT	08/5/2024	Appointment of Director of BSH Bac Lang	100%
44.	61/2024/QD-BSH-HDQT	13/5/2024	Appointment of Director of BSH Nam Hong Ha	100%
45.	62/2024/QD-BSH-HDQT	13/5/2024	Appointment of Director of BSH Quang Binh	100%
46.	66/2024/QD-BSH-HDQT	13/5/2024	Recruitment and appointment of Deputy General Director of BSH	100%

47.	67/2024/QD-BSH-HDQT	24/5//2024	Dispatch of personnel for overseas assignments	100%
48.	68/2024/QD-BSH-HDQT	10/6/2024	Appointment of Director of BSH Tay Nguyen	100%
49.	69/2024/QD-BSH-HDQT	12/6/2024	Allocation of remuneration for the Board of Directors and Supervisory Board for 2024	100%
50.	71/2024/QD-BSH-HDQT	12/6/2024	Personnel for participating in governance, Biological Offspringtrol, and management at BSH Laos	100%
51.	72/2024/QD-BSH-HDQT	12/6/2024	Dispatch of personnel for participating in governance, Biological Offspringtrol, and management at BSH Laos	100%
52.	73/2024/QD-BSH-HDQT	12/6/2024	Dispatch of personnel for overseas assignments	100%
53.	75/2024/QD-BSH-HDQT	21/6/2024	Relief from the position of Deputy General Director in charge of the Central and Central Highlands Regional Business	100%
54.	76/2024/QD-BSH-HDQT	21/6/2024	Appointment of Director of BSH Tan Son Nhat	100%
55.	77/2024/QD-BSH-HDQT	26/6/2024	Promulgation of the operating regulations of the Board of Directors	100%
56.	79/2024/QD-BSH-HDQT	26/6/2024	Promulgation of the Charter on the Organization and Operation of BSH	100%
57.	80/2024/QD-BSH-HDQT	01/7/2024	Recruitment and appointment of Director of the Information Technology Department	100%
58.	81/2024/QD-BSH-HDQT	01/7/2024	Reappointment of Director of BSH Hung Yen	100%
59.	82/2024/QD-BSH-HDQT	15/7/2024	Transfer of personnel to BSH Gia Dinh	100%

60.	84/2024/QD-BSH-HDQT	15/7/2024	Personnel Matters	100%
61.	84A/2024/NQ-BSH-HDQT	16/7/2024	Estimate of relocation costs for BSH Head Office	100%
62.	85/2024/QD-BSH-HDQT	19/7/2024	Resignation from the position of Director of the Personal Insurance Department	100%
63.	86/2024/QD-BSH-HDQT	22/07/2024	Rehiring and appointment of Director of the Personal Insurance Department	100%
64.	88/2024/QD-BSH-HDQT	01/08/2024	Reappointment of Deputy General Director of BSH	100%
65.	89/2024/QD-BSH-HDQT	01/08/2024	Establishment of BSH Dai Viet Branch	100%
66.	90/2024/QD-BSH-HDQT	01/08/2024	Establishment of BSH Au Lac Branch	100%
67.	91/2024/QD-BSH-HDQT	01/08/2024	Establishment of BSH Lam Dong Branch	100%
68.	92/2024/QD-BSH-HDQT	14/08/2024	Appointment of Director of BSH Phu My Insurance Company	100%
69.	93/2024/QD-BSH-HDQT	29/08/2024	Resignation from the position of Director of the Reinsurance Department	100%
70.	95/2024/QD-BSH-HDQT	18/9/2024	Establishment of BSH Thanh Do Branch	100%
71.	96/2024/QD-BSH-HDQT	18/9/2024	Establishment of BSH Minh Hai Branch	100%
72.	97/2024/QD-BSH-HDQT	20/9/2024	Resignation from the position of Director of the Internal Audit Department	100%
73.	98/2024/QD-BSH-HDQT	20/9/2024	Appointment of Director of BSH Thai Binh	100%
74.	99/2024/QD-BSH-HDQT	23/9/2024	Transfer and appointment of Deputy Director of the Internal Audit Department	100%

75.	101/2024/QD-BSH-HDQT	03/10/2024	Authorization for the General Director to decide on granting credit and pledging/securing deposits for the purpose of issuing guarantees at banks	100%
76.	102/2024/QD-BSH-HDQT	09/10/2024	Resignation from the position of Director of BSH Ha Thanh	100%
77.	103/2024/QD-BSH-HDQT	23/10/2024	Dispatch of personnel for overseas assignments	100%
78.	104/2024/QD-BSH-HDQT	25/10/2024	Dispatch of personnel for overseas assignments	100%
79.	105A/2024/QD-BSH-HDQT	28/10/2024	Appointment of Director of BSH Dai Viet	100%
80.	105B/2024/QD-BSH-HDQT	28/10/2024	Appointment of Director of BSH Au Lac	100%
81.	105C/2024/QD-BSH-HDQT	28/10/2024	Appointment of Director of BSH Lam Dong	100%
82.	105/2024/QD-BSH-HDQT	28/10/2024	Biological Offspringcurrent assignment as Director of the Reinsurance Department	100%
83.	106/2024/QD-BSH-HDQT	30/10/2024	Transfer and appointment of Director of BSH Thanh Do	100%
84.	108/2024/QD-BSH-HDQT	31/10/2024	Recruitment and appointment of Director of BSH Minh Hai	100%
85.	109/2024/QD-BSH-HDQT	08/11/2024	Reappointment of Director of BSH An Giang	100%
86.	110/2024/QD-BSH-HDQT	18/11/2024	Appointment of Director of BSH Thanh Hoa	100%
87.	111/2024/QD-BSH-HDQT	18/11/2024	Resignation from the position of Director of BSH Lam Son	100%
88.	112/2024/QD-BSH-HDQT	18/11/2024	Biological Offspringcurrent assignment as Director of BSH Lam Son	100%

89.	114/2024/QD-BSH-HDQT	19/11/2024	Reappointment of Director of BSH Khanh Hoa	100%
90.	115/2024/QD-BSH-HDQT	19/11/2024	Reappointment of Director of BSH Lao Cai	100%
91.	116/2024/QD-BSH-HDQT	19/11/2024	Reappointment of Director of BSH Duyen Hai	100%
92.	117/2024/QD-BSH-HDQT	11/12/2024	Reappointment of Director of BSH Hai Phong	100%
93.	118/2024/QD-BSH-HDQT	31/12/2024	Resignation from the position of Director of BSH Ha Noi	100%
94.	119/2024/QD-BSH-HDQT	31/12/2024	Biological Offspringcurrent assignment as Director of BSH Ha Noi	100%
95.	120/2024/QD-BSH-HDQT	31/12/2024	Resignation from the position of Director of BSH Thu Do	100%

### III. Board of Supervisors

#### 1. Information about members of Board of Supervisors or Audit Committee

No	Members of Board of Supervisors	Position	The date becoming/ceasing to be the member of the Board of Supervisors	Qualification
1	Bui Thi Minh Thu	Chief of the Supervisory Board	Start date as a member of the Supervisory Board: December 14, 2012.	Bachelor's Degree in Accounting and Auditing
2	Nguyen Thi Minh Thuong	Member of the Supervisory Board	Re-elected as a member of the Supervisory Board by the General Meeting of Shareholders for the 2023-2028 term, effective June 20, 2023.	Bachelor's Degree in Accounting
3	Ninh Thị Lan Phương	Member of the	Elected as Head of the Supervisory Board for the	Master's Degree in Finance and Banking

		Supervisory Board	2023-2028 term by Supervisory Board Resolution No. 10/2023/BBH-BSH-BKS.	
4	Tran Bich Hop	Member of the Supervisory Board	Start date as a member of the Supervisory Board: April 27, 2016.	Bachelor's Degree in Finance from the Academy of Finance, specializing in Insurance

## 2. Meetings of Board of Supervisors

No	Members of Board of Supervisors	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence	Number of meetings attended by Board of Directors
1	Bui Thi Minh Thu	2/2	100%	100%	
2	Nguyen Thi Minh Thuong	2/2	100%	100%	
3	Ninh Thi Lan Phuong	1/2	50%	100%	Absent from the second meeting due to having been relieved of their position at the 2024 General Meeting of Shareholders.
4	Tran Bich Hop	1/2	50%	100%	Absent from the first meeting as they were not yet a member of the Supervisory Board (elected at the 2024 General Meeting of Shareholders).

## 3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors

Based on the authority and obligations stipulated in the 2020 Enterprise Law, the Charter on Organization and Operation of BSH, the Supervisory Board has overseen the Board of Directors (BOD), the Executive Board, and other managers in the management and operation of BSH, specifically:

- Monitoring the implementation of resolutions of the 2024 Annual General Meeting of Shareholders (GMS) and the resolutions and decisions of the Board of Directors issued in 2024;
- Monitoring compliance with legal regulations, the Charter, and internal regulations of BSH regarding the management and operations of the Board of Directors;
- Monitoring the management and operational activities of the Executive Board, verifying the accounting records, and preparing the financial statements of the Corporation. The Supervisory Board has reviewed and evaluated the results of the Audited Financial Statements for 2023 and the Audited Financial Statements for the first 6 months of 2024.
- In 2024, the Supervisory Board also did not receive any written petitions or proposals from shareholders requesting an inspection or verification of issues related to the operational activities of the Corporation.

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

- The Supervisory Board, the Board of Directors, the Executive Board, and other management personnel always maintain a working relationship, closely coordinating on the principle of maximizing the legitimate interests of BSH and its shareholders, ensuring compliance with legal regulations, the Charter, and internal regulations of BSH.
- The Board of Directors and the Executive Board have facilitated the Supervisory Board in performing its inspection and oversight duties, participating in meetings of the Board of Directors, the Corporation's working meetings, and other meetings, and have provided sufficient information and documentation related to the Corporation's activities as requested.
- All reports of the Supervisory Board are sent to the Board of Directors and the Executive Board as prescribed.

5. Other activities of the Board of Supervisors

- Perform other duties and exercise powers as stipulated in the Charter, other regulations of BSH, and legal regulations.
- Perform duties at the request of the Executive Board in the management and operation of the Corporation.

#### IV. Board of Management

No	Members of Board of Management	Date of birth	Qualification	Date of appointment/ dismissal of members of the Board of Management
1	Mr. Doan Kien - General Director	13/9/1980	Master's Degree	Appointment Date 01/04/2024
2	Mr. Nguyen Van Truong - Deputy General Director	10/10/1980	Bachelor's Degree	03/08/2022 – Appointed as General Director; from 04/01/2024, relieved of the position of General Director and appointed as Deputy General Director
3	Mr. Pham Quang Trinh - Deputy General Director	17/12/1981	Master's Degree	Appointment Date 04/01/2024
5	Mr. Do Dang Khang - Deputy General Director	02/6/1985	Bachelor's Degree	Appointment Date 05/13/2024
6	Mr. Vu Duc Trung - Deputy General Director	25/12/1980	Master's Degree	Reappointed on 01/28/2022
7	Mr. Le Hoai Nam - Deputy General Director	17/02/1971	Master's Degree	Reappointed on 08/02/2021
8	Mr. Nguyen Duc Quang - Deputy General Director	02/08/1983	Bachelor's Degree	Relieved of the position of Deputy General Director on 07/15/2024
9	Mr. Pham Duc Hien	21/06/1977	Bachelor's Degree	Relieved of the position of Deputy General Director on 04/01/2024
10	Mr. Nguyen Trong Hieu	01/04/1983	Bachelor's Degree	Relieved of the position of Deputy General Director on 06/21/2024

## V. Chief Accountant

<i>Name</i>	Date of birth	Qualification	Date of appointment/ dismissal
Mrs Nguyen Thi Ngan	13/08/1984	Bachelor's Degree	22/06/2022

## VI. Training courses on corporate governance

No	Training Course	Participants	Training Duration
1	Supplementary Provisions for Property Insurance Operations	Personnel in charge of tasks across the entire BSH system	0.5 day

## VII. Thelist of affiliated persons of the public company (Annual report) and transactions of affiliated persons of the Company

### 1. The list of affiliated persons of the Company

No	Stock Code	Name of organization/individual	Position at the Company (if any)	Relationship with the Company	Type of Personal Identification Document	No. *, date of issue, place of issue	Date of issue	Time of starting to be affiliated person	Note
1	BHI	Kim Kang Wook	Chairman of the Board of Directors		Passport			26/04/2024	
1.01	BHI	Eum In		Wife	Passport			26/04/2024	
1.02	BHI	Kim Si Hyun		Biological Offspring	Passport			26/04/2024	
1.03	BHI	Cho Kyung Ja		Biological Mother	Passport			26/04/2024	
1.04	BHI	Kim Yong wook		Sibling	Passport			26/04/2024	
1.05	BHI	Kim Han wook		Sibling	Passport			26/04/2024	
1.06	BHI	Eom Jae Chang		Father in law	Passport			26/04/2024	
1.07	BHI	Kim Chung Hong		Mother in law	Passport			26/04/2024	
2	BHI	Oh Ji Won	Member of the Board of Directors		Passport			26/04/2024	

2.01	BHI	Oh Young Woo		Biological Father	CITIZEN ID CARD			26/04/2024	
2.02	BHI	Kim Seon Bun		Biological Mother	CITIZEN ID CARD			21/01/2013	
2.03	BHI	Lee Hyun Dong		Father in law	CITIZEN ID CARD			21/01/2013	
2.04	BHI	Lee Bo Ra		Wife	Passport			21/01/2013	
2.05	BHI	Oh Yoon Chae		Biological Offspring	Passport			21/01/2013	
2.06	BHI	Oh Hye Won		Sibling	CITIZEN ID CARD			21/01/2013	
2.07	BHI	Lee Jung Il		Brother-in-law	CITIZEN ID CARD			21/01/2013	
3	BHI	Doan Kien	Member of the Board of Directors, CEO	INTERNAL PERSONS	CITIZEN ID CARD			01/04/2024	
3.01	BHI	Nguyen Thai Ha		Wife	CITIZEN ID CARD			01/04/2024	
3.02	BHI	Doan Van Thoai		Biological Father				01/04/2024	Deccas
3.03	BHI	Bui Thi Diem		Biological Mother	CITIZEN ID CARD			01/04/2024	
3.04	BHI	Nguyen Ngoc Tru		Father in law	CITIZEN ID CARD			01/04/2024	
3.05	BHI	Nguyen Thi Kim		Mother in law	CITIZEN ID CARD			01/04/2024	
3.06	BHI	Doan Thuy Duong		Biological Offspring	CITIZEN ID CARD			01/04/2024	
3.07	BHI	Doan Minh Duc		Biological Offspring	Passport			01/04/2024	Child
3.08	BHI	Doan Cuong		Sibling	CITIZEN ID CARD			01/04/2024	
3.09	BHI	Nguyen Thi Nhung		Sister-in-law	CITIZEN ID CARD			01/04/2024	
4	BHI	Nguyen Van Truong	Member of the Board of Directors, Deputy General Director		CITIZEN ID CARD			28/01/2022	

4.01	BHI	Nguyen Van Sinh		Biological Father	CITIZEN ID CARD			28/01/2022	
4.02	BHI	Le Thi Hue		Biological Mother	CITIZEN ID CARD			28/01/2022	
4.03	BHI	Nguyen Xuan Binh		Father in law	CITIZEN ID CARD			28/01/2022	
4.04	BHI	Truong Thi Chen		Mother in law	CITIZEN ID CARD			28/01/2022	
4.05	BHI	Nguyen Thi Chuyen		Sibling	CITIZEN ID CARD			28/01/2022	
4.06	BHI	Bui Dinh Hai		Brother-in- law	CITIZEN ID CARD			28/01/2022	
4.07	BHI	Nguyen Van Dat		Sibling	CITIZEN ID CARD			28/01/2022	
4.08	BHI	Le Thi Hanh		Sister-in-law	CITIZEN ID CARD			28/01/2022	
4.09	BHI	Nguyen Thi Thuong		Wife	CITIZEN ID CARD			28/01/2022	
4.10	BHI	Nguyen Quynh Huong		Biological Offspring	CITIZEN ID CARD			28/01/2022	
4.11	BHI	Nguyen Huong Giang		Biological Offspring				28/01/2022	Child
4.12	BHI	Nguyen Khanh Huyen		Biological Offspring				28/01/2022	Child
4.13	BHI	Nguyen Quang Minh		Biological Offspring				28/01/2022	Child
5	<b>BHI</b>	Bui Thi Minh Thu	Chief of the Supervisory Board		CITIZEN ID CARD			14/12/2012	
5.01	BHI	Bui Van Hung		Biological Father	CITIZEN ID CARD			14/12/2012	
5.02	BHI	Dinh Thi Loi		Biological Mother	CITIZEN ID CARD			14/12/2012	
5.03	BHI	Pham Thi Xuyen		Mother in law	CITIZEN ID CARD			14/12/2012	
5.04	BHI	Bui Viet Long		Sibling	CITIZEN ID CARD			14/12/2012	
5.05	BHI	Quach Minh Tan		Husband	CITIZEN ID CARD			14/12/2012	
5.06	BHI	Quach Minh Anh		Biological Offspring	CITIZEN ID CARD			14/12/2012	

5.07	BHI	Quach Phuong Linh		Biological Offspring				14/12/2012	Child
5.08	BHI	Nguyen Ngoc Tram		Sister-in-law	CITIZEN ID CARD			14/12/2012	
<b>6</b>	<b>BHI</b>	Tran Bich Hop	Member of the Supervisory Board	INTERNAL PERSONS	CITIZEN ID CARD			<b>26/04/2024</b>	
6.01	BHI	Nguyen Tien Dung		Husband	CITIZEN ID CARD			26/04/2024	
6.02	BHI	Tran Duc Duyet		Biological Father				26/04/2024	Deceas
6.03	BHI	Dao Kim Dung		Biological Mother	CITIZEN ID CARD			26/04/2024	
6.04	BHI	Nguyen Van Chinh		Father in law	CITIZEN ID CARD			26/04/2024	
6.05	BHI	Le Thi My		Mother in law	CITIZEN ID CARD			26/04/2024	
6.06	BHI	Nguyen Tran Bao Khanh		Biological Offspring	CITIZEN ID CARD			26/04/2024	
6.07	BHI	Nguyen Linh Trang		Biological Offspring	CITIZEN ID CARD			26/04/2024	
6.08	BHI	Tran Van Kien		Sibling	CITIZEN ID CARD			26/04/2024	
6.09	BHI	Luong Thi Thao		Sister-in-law	CITIZEN ID CARD			26/04/2024	
6.10	BHI	Tran Thi Mai Tam		Sibling	CITIZEN ID CARD			26/04/2024	
6.11	BHI	Luong Van Lang		Brother-in-law	CITIZEN ID CARD			26/04/2024	
6.12	BHI	Tran Thi Mai Huong		Sibling	CITIZEN ID CARD			26/04/2024	
6.13	BHI	Au Viet Quan		Brother-in-law	CITIZEN ID CARD			26/04/2024	
<b>7</b>	<b>BHI</b>	Nguyen Thi Minh Thuong	Member of the Supervisory Board		CITIZEN ID CARD			<b>27/04/2016</b>	
7.01	BHI	Nguyen Van Huyen		Biological Father	CITIZEN ID CARD			27/04/2016	
7.02	BHI	Tran Thi Vui		Biological Mother	CITIZEN ID CARD			27/04/2016	
7.03	BHI	Hoang Trong Trinh		Father in law				27/04/2016	Deceas

7.04	BHI	Pham Thi Bich		Mother in law	CITIZEN ID CARD			27/04/2016	
7.05	BHI	Nguyen Thanh Chung		Sibling	CITIZEN ID CARD			27/04/2016	
7.06	BHI	Tran Thi Nga		Sister-in-law	CITIZEN ID CARD			27/04/2016	
7.07	BHI	Nguyen Thi Bich Thuy		Sibling	CITIZEN ID CARD			27/04/2016	
7.08	BHI	Doan Hong Quan		Brother-in-law	CITIZEN ID CARD			27/04/2016	
7.09	BHI	Hoang Trong Phuong		Husband	CITIZEN ID CARD			27/04/2016	
7.10	BHI	Hoang Minh Quan		Biological Offspring	CITIZEN ID CARD			27/04/2016	
7.11	BHI	Hoang Trung Hai		Biological Offspring				27/04/2016	Child
7.12	BHI	T&T Group Joint Stock Company		Deputy Head of Client Relations Department	BUSINESS REGISTRATION CERTIFICATE			27/04/2016	
8	BHI	Vu Duc Trung	Deputy General Director, Person Authorized to Disclose Information		CITIZEN ID CARD			01/01/2014	
8.01	BHI	Vu Phong Phu		Biological Father	CITIZEN ID CARD			01/01/2014	
8.02	BHI	Luu Thi Thuy		Biological Mother	CITIZEN ID CARD			01/01/2014	
8.03	BHI	Duong Kim Anh		Wife	CITIZEN ID CARD			01/01/2014	
8.04	BHI	Vu Thuy Hang		Sibling	CITIZEN ID CARD			01/01/2014	
8.05	BHI	Vu Duc Khoi		Biological Offspring	CITIZEN ID CARD			01/01/2014	
8.06	BHI	Vu Duc Nguyen		Biological Offspring				01/01/2014	Child
8.07	BHI	Do Phuong Nam		Brother-in-law	CITIZEN ID CARD			01/01/2014	

8.08	BHI	Duong Dinh Cuong		Father in law	CITIZEN ID CARD			01/01/2014	
8.09	BHI	Nguyen Thi Ngoc Xam		Mother in law				01/01/2014	Deceas
8.10	BHI	Thang Long Corporation (TLG)		Member of the Board of Directors	BUSINESS REGISTRATION CERTIFICATE			01/01/2014	
8.11	BHI	BVIM Fund Management Joint Stock Company		Member of the Board of Directors	BUSINESS REGISTRATION CERTIFICATE			01/01/2014	
8.12	BHI	Vietnam Vegetable & Fruit Corporation - JSC (Vegetexco)		Member of the Board of Directors	BUSINESS REGISTRATION CERTIFICATE			01/01/2014	
8.13	BHI	International Investment and Financial Consulting Joint Stock Company		Member of the Board of Directors, major shareholder holding 30% of charter capital	BUSINESS REGISTRATION CERTIFICATE			01/01/2014	
9	BHI	Le Hoai Nam	DEPUTY GENERAL DIRECTOR		CITIZEN ID CARD			02/08/2017	
9.01	BHI	Le Hong Anh		Wife	CITIZEN ID CARD			02/08/2017	
9.02	BHI	Le Ngoc Duc		Biological Offspring				02/08/2017	Child
9.03	BHI	Le Hien Anh		Biological Offspring				02/08/2017	Child
9.04	BHI	Le Ngoc Hien		Biological Father				02/08/2017	Deceas
9.05	BHI	Luong Ngoc Thu		Biological Mother	CITIZEN ID CARD			02/08/2017	
9.06	BHI	Le Hien Luong		Sibling	CITIZEN ID CARD			02/08/2017	
9.07	BHI	Le Ngoc Mai		Sibling	CITIZEN ID CARD			02/08/2017	
9.08	BHI	Ho Thi Thanh Ha		Sister-in-law	CITIZEN ID CARD			02/08/2017	
9.09	BHI	Nguyen Huu Chien		Brother-in-law	CITIZEN ID CARD			02/08/2017	
9.10	BHI	Le Hong Phong		Father in law	CITIZEN ID CARD			02/08/2017	

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9.11	BHI	Nguyen Thi Thai Ha		Mother in law	CITIZEN ID CARD			02/08/2017	
10	BHI	Pham Quang Trinh	Deputy General Director	Internal persons	CITIZEN ID CARD			01/04/2024	
10.1	BHI	Tran Nguyet Anh		Wife	CITIZEN ID CARD			01/04/2024	
10.2	BHI	Pham Ba Tien		Biological Father	CITIZEN ID CARD			01/04/2024	
10.3	BHI	Nguyen Thi Luu		Biological Mother	CITIZEN ID CARD			01/04/2024	
10.4	BHI	Nguyen Viet Son		Father in law				01/04/2024	Deceas
10.5	BHI	Tran Thi Luyen		Mother in law	CITIZEN ID CARD			01/04/2024	
10.6	BHI	Pham Ba Khiem		Biological Offspring				01/04/2024	Child
10.7	BHI	Pham Minh Trang		Biological Offspring				01/04/2024	Child
10.8	BHI	Pham Tat Phong		Sibling	CITIZEN ID CARD			01/04/2024	
10.9	BHI	Nguyen Thi Hanh Dao		Sister-in-law	CITIZEN ID CARD			01/04/2024	
11	BHI	Do Dang Khang	Deputy General Director	Internal persons	CITIZEN ID CARD				
11.1	BHI	Nguyen Thi Suu		Biological Mother	CITIZEN ID CARD			13/05/2024	
11.2	BHI	Nguyen Thi Hong Loan		Mother in law	CITIZEN ID CARD			13/05/2024	
11.3	BHI	Dao Hai Ha		Wife	CITIZEN ID CARD			13/05/2024	
11.4	BHI	Do Dang Khanh		Biological Offspring	Passport			13/05/2024	
11.5	BHI	Do Thi Thu Tham		Sibling	CITIZEN ID CARD			13/05/2024	
12	BHI	Nguyen Thi Ngan	CHIEF ACCOUNTANT		CITIZEN ID CARD			23/06/2020	
12.1	BHI	Nguyen Nhu Dan		Biological Father	CITIZEN ID CARD			23/06/2020	
12.2	BHI	Nguyen Thi Men		Sibling	CITIZEN ID CARD			23/06/2020	

12.3	BHI	Nguyen Thi Hong		Sibling	CITIZEN ID CARD			23/06/2020	
12.4	BHI	Nguyen Nhu Dien		Sibling	CITIZEN ID CARD			23/06/2020	
12.5	BHI	Nguyen Duc Thuc		Husband	CITIZEN ID CARD			23/06/2020	
12.6	BHI	Nguyen Duc Tuan		Biological Offspring	CITIZEN ID CARD			23/06/2020	
12.7	BHI	Nguyen Duc Long		Biological Offspring				23/06/2020	Child
12.8	BHI	Nguyen Duc Trac		Father in law	CITIZEN ID CARD			23/06/2020	
12.9	BHI	Mai Thi Loi		Mother in law	CITIZEN ID CARD			23/06/2020	
12.10	BHI	Vu Van Thang		Brother-in-law	CITIZEN ID CARD			23/06/2020	
13	BHI	<b>The Trade Union of Saigon-Hanoi Insurance Corporation</b>		<b>Political and Social Organization of the Public Company (Trade Union, Youth Union...)</b>				<b>24/03/2009</b>	
14	BHI	<b>BSH Laos Insurance Company Limited</b>		<b>Subsidiary company</b>				<b>09/11/2016</b>	

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

No	Name of organization/individual	Relationship with the Company	No. *, date of issue, place of issue	Address	Time of transaction with the Company	Resolution No. or Decision No. approved by General Meeting	Content, quantity, total value of transaction
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						<i>of Shareholders/ Board of Directors</i>	
1	Saigon-Hanoi Securities Joint Stock Company	Related party of internal personnel	Certificate No. 0102524651 issued on September 9, 2022 by the Hanoi Department of Planning and Investment	41 Ngo Quyen Street, Hang Bai Ward, Hoan Kiem District, Hanoi	May 16, 2023 to February 2024	40/2023/NQ-BSH-HĐQT ngày 08/05/2023	Consulting on the maximum foreign ownership ratio, consulting on UPCOM registration, consulting on exemption from public tender offers, and consulting on information disclosure. Contract value: 660 million VND.
2	Saigon-Hanoi Commercial Joint Stock Bank	Bank with a Vice Chairman who is the Chairman of the Board of Directors (period January 1, 2024 - April 26, 2024)	Certificate No. 1800278630 issued on August 12, 2022	77 Tran Hung Dao Street, Hoan Kiem District, Hanoi	2024		Implementation of deposit contracts and insurance exploitation (detailed information in the 2024 audited financial statements)
3	Saigon-Hanoi Commercial Joint Stock Bank Finance Company Limited	SHB affiliated company	Certificate No. 0107779290 issued on March 28, 2017 by the Hanoi Department of Planning and Investment	Gelex Building, 52 Le Dai Hanh Street, Hai Ba Trung District, Hanoi	2024		Implementation of deposit contracts and insurance exploitation (detailed information in the 2024 audited financial statements)
4	BSH Laos Insurance Company Limited	Subsidiary company	Certificate No. 01-00026785 issued on March 31,	184, Sailom Road, Group 11 Ban	2024		Capital contribution and reinsurance cooperation (detailed information in the

			2022 by the Lao Ministry of Industry and Commerce	Hatsady, Chanthabouly District, Vientiane, Laos			2024 audited financial statements)
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### VIII. Share transactions of internal persons and their affiliated persons (Annual report):

#### 1. The list of internal persons and their affiliated persons

No	Name of organization/ individual	Securities Trading Account (if any)	Position at the Company (if any)	No. * of issue	Time of starting to be affiliated person	Time of Ceasing to be affiliated person	Reason	Relationship
<b>1</b>	<b>Kim Kang Wook</b>		Chairman of the Board of Directors					
1.01	Eum In							Wife
1.02	Kim Si Hyun							Biological Offspring
1.03	Cho Kyung Ja							Biological Mother
1.04	Kim Yong wook							Sibling
1.05	Kim Han wook							Sibling
1.06	Eom Jae Chang							Father in law
1.07	Kim Chung Hong							Mother in law
<b>2</b>	<b>Oh Ji Won</b>		Member of the Board of Directors					
2.01	Oh Young Woo							Biological Father
2.02	Kim Seon Bun							Biological Mother
2.03	Lee Hyun Dong							Father in law
2.04	Lee Bo Ra							Wife

2.05	Oh Yoon Chae							Biological Offspring
2.06	Oh Hye Won							Sibling
2.07	Lee Jung Il							Brother-in-law
3	<b>Doan Kien</b>		Member of the Board of Directors, CEO					INTERNAL PERSONS
3.01	Nguyen Thai Ha							Wife
3.02	Doan Van Thoai							Biological Father
3.03	Bui Thi Diem							Biological Mother
3.04	Nguyen Ngoc Tru							Father in law
3.05	Nguyen Thi Kim							Mother in law
3.06	Doan Thuy Duong							Biological Offspring
3.07	Doan Minh Duc							Biological Offspring
3.08	Doan Cuong							Sibling
3.09	Nguyen Thi Nhung							Sister-in-law
4	Nguyen Van Truong		Member of the Board of Directors, DEPUTY GENERAL DIRECTOR					
4.01	Nguyen Van Sinh							Biological Father
4.02	Le Thi Hue							Biological Mother
4.03	Nguyen Xuan Binh							Father in law
4.04	Truong Thi Chen							Mother in law

4.05	Nguyen Thi Chuyen							Sibling
4.06	Bui Dinh Hai							Brother-in-law
4.07	Nguyen Van Dat							Sibling
4.08	Le Thi Hanh							Sister-in-law
4.09	Nguyen Thi Thuong							Wife
4.10	Nguyen Quynh Huong							Biological Offspring
4.11	Nguyen Huong Giang							Biological Offspring
4.12	Nguyen Khanh Huyen							Biological Offspring
4.13	Nguyen Quang Minh							Biological Offspring
5	Bui Thi Minh Thu		Chief of the Supervisory Board					
5.01	Bui Van Hung							Biological Father
5.02	Dinh Thi Loi							Biological Mother
5.03	Pham Thi Xuyen							Mother- in - law
5.04	Bui Viet Long							Sibling
5.05	Quach Minh Tan							Husband
5.06	Quach Minh Anh							Biological Offspring
5.07	Quach Phuong Linh							Biological Offspring
5.08	Nguyen Ngoc Tram							Sister-in-law

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6	Tran Bich Hop		Member of the Supervisory Board					INTERNAL PERSONS
6.01	Nguyen Tien Dung							Husband
6.02	Tran Duc Duyet							Biological Father
6.03	Dao Kim Dung							Biological Mother
6.04	Nguyen Van Chinh							Father in law
6.05	Le Thi My							Mother in law
6.06	Nguyen Tran Bao Khanh							Biological Offspring
6.07	Nguyen Linh Trang							Biological Offspring
6.08	Tran Van Kien							Sibling
6.09	Luong Thi Thao							Sister-in-law
6.10	Tran Thi Mai Tam							Sibling
6.11	Luong Van Lang							Brother-in-law
6.12	Tran Thi Mai Huong							Sibling
6.13	Au Viet Quan							Brother-in-law
7	Nguyen Thi Minh Thuong		Member of the Supervisory Board					
7.01	Nguyen Van Huyen							Biological Father
7.02	Tran Thi Vui							Biological Mother
7.03	Hoang Trong Trinh							Father in law

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7.04	Pham Thi Bich							Mother in law
7.05	Nguyen Thanh Chung							Sibling
7.06	Tran Thi Nga							Sister-in-law
7.07	Nguyen Thi Bich Thuy							Sibling
7.08	Doan Hong Quan							Brother-in-law
7.09	Hoang Trong Phuong							Husband
7.10	Hoang Minh Quan							Biological Offspring
7.11	Hoang Trung Hai							Biological Offspring
7.12	T&T Group Joint Stock Company							Organization Related to an Insider
8	Vu Duc Trung		Deputy General Director, Person Authorized to Disclose Information					
8.01	Vu Phong Phu							Biological Father
8.02	Luu Thi Thuy							Biological Mother
8.03	Duong Kim Anh							Wife
8.04	Vu Thuy Hang							Sibling
8.05	Vu Duc Khoi							Biological Offspring
8.06	Vu Duc Nguyen							Biological Offspring

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8.07	Do Phuong Nam							Brother-in-law
8.08	Duong Dinh Cuong							Father in law
8.09	Nguyen Thi Ngoc Xam							Mother in law
8.10	Thang Long Corporation (TLG)							Member of the Board of Directors
8.11	BVIM Fund Management Joint Stock Company							Member of the Board of Directors
8.12	Vegetexco							Member of the Board of Directors
8.13	International Investment and Financial Consulting Joint Stock Company							Member of the Board of Directors, major shareholder holding 30% of charter capital
9	Le Hoai Nam		DEPUTY GENERAL DIRECTOR					
9.01	Le Hong Anh							Wife
9.02	Le Ngoc Duc							Biological Offspring
9.03	Le Hien Anh							Biological Offspring
9.04	Le Ngoc Hien							Biological Father
9.05	Luong Ngoc Thu							Biological Mother
9.06	Le Hien Luong							Sibling
9.07	Le Ngoc Mai							Sibling

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9.08	Ho Thi Thanh Ha							Sister-in-law
9.09	Nguyen Huu Chien							Brother-in-law
9.10	Le Hong Phong							Father in law
9.11	Nguyen Thi Thai Ha							Mother in law
10	Pham Quang Trinh		Deputy General Director					Internal persons
10.1	Tran Nguyet Anh							Wife
10.2	Pham Ba Tien							Biological Father
10.3	Nguyen Thi Luu							Biological Mother
10.4	Nguyen Viet Son							Father in law
10.5	Tran Thi Luyen							Mother in law
10.6	Pham Ba Khiem							Biological Offspring
10.7	Pham Minh Trang							Biological Offspring
10.8	Pham Tat Phong							Sibling
10.9	Nguyen Thi Hanh Dao							Sister-in-law
11	Do Dang Khang		Deputy General Director					Internal persons
11.1	Nguyen Thi Suu							Biological Mother
11.2	Nguyen Thi Hong Loan							Mother – in – law
11.3	Dao Hai Ha							Wife
11.4	Do Dang Khanh							Biological Offspring
11.5	Do Thi Thu Tham							Sibling

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No	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage	Number of shares	Percentage	
1	Vietnam Vegetable & Fruit Corporation – JSC (Vegetexco)	Mr. Vu Duc Trung, Deputy General Director and Member of the Board of Directors, is a Member of the Board of Directors of Vegetexco.	0	0%	10.100.000	10,1%	Buy (29/01/2024)
2	T&T Group Joint Stock Company	Mr. Do Quang Vinh, Chairman of the Board of Directors, is the Director of International Finance at T&T. Mr. Nguyen Danh Duc, Member of the Board of Directors, is the Director of the IT Department at T&T. Mr. Nguyen Tat Thang, Member of the Board of Directors and Director of the HR Department is the Chairman of the Board of Directors and Deputy General Director of T&T. Ms. Nguyen Thi Minh Thuong, Member of the Supervisory Board, is the Deputy Head of the Banking	9.950.000	9,95%	0	0%	Sell (29/01/2024)

		Relationship Department at T&T					
3	Saigon-Hanoi Securities Joint Stock Company (SHS)	Mr. Do Quang Vinh, Chairman of the Board of Directors, is the Chairman of the Board of Directors of SHS. Mr. Vu Duc Trung, Member of the Board of Directors and Deputy General Director, is a Member of the Supervisory Board of SHS. Mr. Le Dang Khoa, Member of the Board of Directors, is a Member of the Board of Directors of SHS. Mr. Vu Duc Tien, Member of the Board of Directors, is a Member of the Board of Directors and General	9.983.332	9,98%	0	0%	Sell (19/02/2024)

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		Director of SHS. Mr. Nguyen Danh Duc, Member of the Board of Directors, is a Member of the Board of Directors of SHS					
4	International Investment and Financial Consulting Joint Stock Company (IFC)	Mr. Vu Duc Trung, Member of the Board of Directors and Deputy General Director, is a Member of the Board of Directors and a major shareholder of IFC	9.830.980	9,8%	0%	0%	Sell (19/02/2024)
5	DB INSURANCE CO.,LTD	Became a major shareholder of BSH	0	0%	75.000.000	75%	Buy (19/02/2024)

**IX. Other significant issues: None**

*Recipients:*

- As Addressed Above
- Archived: Registry

**CHAIRMAN OF THE BOARD OF DIRECTORS**



**KIM KANG WOOK**

*(Handwritten signature)*

