

No.: 68 /2025/BC-HĐQT.NCB

Ha Noi, 24/1/2025

**2025 MANAGEMENT REPORT  
OF NATIONAL CITIZEN JOINT STOCK BANK (NCB)**

**Attention to:** - State Securities Commission of Vietnam;  
- Ha Noi Stock Exchange.

- Name of company: **NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK**
- Address of Headquarter: 25 Le Dai Hanh Str., Le Dai Hanh Wd., Hai Ba Trung Dist., Ha Noi
- Telephone number: 024.6269335. Fax: 024.62693535. Email: vphdqt2@ncb-bank.vn
- Charter capital: 11.779.847.510.000 VNĐ
- Ticker symbol: NVB
- Management model: General Meeting of Shareholders, Board of Directors, Supervisory Board, and Chief Executive Directors.
- Conducting internal audit functions: completed.

**I. Agenda of General Meeting of Shareholders:**

In 2024, National Citizen Commercial Joint Stock Bank (hereinafter referred to as “NCB”) successfully held the Annual General Meeting of Shareholders (hereinafter referred to as “AGM”) on 13-April-2024 to adopt the following articles:

No.	Resolution no.	Date	Articles
1	1001/2024/NQ-DHĐCĐ	13/4/2024	<ul style="list-style-type: none"><li>- Report on operation in 2023 and orientation for 2024 of the Board of Directors (hereinafter referred to as “BOD”).</li><li>- Report on progress and result of NPL treatment integrated restructuring plan of 2023-2025 period, with vision to 2030.</li></ul>

No.	Resolution no.	Date	Articles
			<ul style="list-style-type: none"> <li>- 2023 executive report and 2024 direction of the Bank controllers (hereinafter referred to as “BC”).</li> <li>- 2023 executive report and 2024 action plan of the Board of Management (hereinafter referred to as “BOM”).</li> <li>- Total net compensation of BOD and BC in the fiscal year 2023.</li> <li>- Compensation pool of the BOD and BC in 2024;</li> <li>- Audited financial statement 2023 and Profit sharing plan 2023;</li> <li>- Business plan 2024;</li> <li>- List and selection of independent auditing firm for auditing / reviewing financial statement and internal control system for the fiscal year 2025</li> </ul>
2	1002/2024/NQ-ĐHĐCĐ	13/4/2024	<ul style="list-style-type: none"> <li>- Charter of NCB.</li> <li>- The Regulation on organization and operation of the BOD.</li> <li>- The Regulation on organization and operation of the SB.</li> <li>- The Regulation on NCB internal control.</li> </ul>
3	1003/2024/NQ-ĐHĐCĐ	13/4/2024	<ul style="list-style-type: none"> <li>- Continue the implementation of private placement programmes and the capital planning of raised investments.</li> </ul>

## II. Board of Directors

### 1. Information of BOD members:



No.	BOD member	Title	Date of appointment / dismissal as a Member of the Board	
			Date of appointment	Date of dismissal
1	Ms. Bùi Thị Thanh Hương	Chairwoman of the Board Non-executive	29/07/2021	
2	Ms. Hoàng Thu Trang	Vice Chairwoman of the Board Non-executive	- Appointed as a member of the Board on 18/06/2022 - Appointed as the vice chairwoman of the Board on 18/11/2023	
3	Mr. Dương Thế Bằng	Member of the Board Non-executive	18/11/2023	
4	Ms. Nguyễn Thị Hải Hòa	Member of the Board Non-executive	18/11/2023	
5	Ms. Trịnh Thanh Mai	Independent member of the Board Non-executive	18/06/2022	

## 2. BOD meetings

In 2024, the BOD conducted BOD meetings to pass resolutions, to direct, to instruct on the agenda of NCB; to review and decide on the articles within the BOD's authority (*Appendix 1*).

## 3. Supervision of the BOD on the activities of BOM

The supervision of the BOD, under which the BOM is placed, is conducted in accordance with NCB's regulation of internal control, specifically:

- The BOD may convene with the BOM for monthly progress meetings, mid-year performance reviews, annual performance reviews, or to discuss thematic topics. The BOM reports to the BOD on: the implementation progress of the Resolutions and Decision made by the AGM or BOD; the progress of business operation in previous periods, and the implementation plan for the next period; specific topics upon BOD's requests. At these meetings, the BOD may analyse, evaluate, and provide BOM with instructions to correctly implement business plan and achieve assigned targets.
- The BOD supervised and instructed BOM on all aspects of NCB's operation in accordance with the orientation, targets, strategy; the BOM closely followed such



targets, direction, and thoroughly completed the tasks assigned by AGM and BOD.

#### **4. Operations of the Committees within BOD:**

NCB currently has 05 Committees/Councils, including: Human Resource Committee (hereinafter referred to as "HRC"), Risk Management Committee (hereinafter referred to as "RMC"), Credit Committee, Technology Committee, and Risk Settlement Council (hereinafter referred to as "RSC"). The establishments of these Committees and Councils are compliant to the laws and regulations. The Committees operate in accordance with the respective Regulation on organization and operation issued by the BOD, in which:

##### ***(i) Human Resource Committee:***

The HRC is composed of 3 members. With the function of providing advices, counselling to the BOD on the organisational structure, human resource system and policies throughout the BOD's term, in 2024, HRC has received, resolved various documents and incidents, held numerous meetings (72 meetings), and counsel, advise the BOD on the following articles:

- Advise the BOD on incurrences related to human resource during the election, appointment, dismissal procedures of BOD members, supervisory board members, and BOM members in accordance with the laws, regulations, and NCB's charter.
- Submit proposals to BOD for the issuance of Decisions on organisational chart, mergers, restructuring of units with similar functions in order to optimise the system, enhance performance; review, edit, and counsel the BOD on issuing organisation and operation regulation of the various units to suit the new structure and the rearrangement of human resource.
- In continuation of the compensation & benefit policy within human resource strategy 2024, HRC continues to propose, draft, and submit to the BOD the regular salary adjustment programme for approval in order to increase mean salary, enhance the competitiveness of compensation packages, and in turn strengthen the faith in the organisation and further motivate NCB's staff.
- Study, counsel the BOD on the principles of determining bonus fund, budget establishment, headcount planning, charter of authority, and labour contract termination policy.
- Counsel and submit to BOD the Customer Service Quality Project for approval.
- Propose, draft, and submit to BOD the Staff Loan Policy for issuance.
- Maintain supervision of the regular bank-wide staff performance evaluation from the management to executive level, continue to manage out and replace ineffective factors, especially for management and expert levels (via 360 evaluation process for management-level staff).

##### ***(ii) Technology Committee:***



The Technology Committee is tasked with counseling BOD on technological development direction, technological applications serving the strengthening of management capabilities, enhancing business performance of NCB. In 2024, the Technology Committee organised quarterly meetings as well as various other meetings requested by the President of Technology Committee, and advised, counselled the BOD on the following articles:

- Advised the BOD on planning resources for the Department of Technology to ensure effective implementation of approved technological solutions.
- Instructed on the organisation, and conduct evaluations of technology project, security and confidentiality system project, investments of information technology and telecommunication instruments, software solutions; including
  - + IT Project: NCB successfully completed 18 of 36 projects in 2024, the remaining 18 will continue to be implemented in 2025 in accordance with NCB's plan.
  - + Digital Transformation Project: 08 projects were implemented in 2024, and will be completed by 2025 in accordance with NCB's plan.
- Reported NCB technology advancement progress to the BOD for appropriate instructions.
- Appraised the 2024 overall IT system status evaluation report and outlined the IT system from 2025 to 2028.

***(iii) Credit Committee:***

The Credit Committee review, evaluate, advise, and submit proposal for BOD's approval of credit extension within BOD authority. In 2024, the Credit Committee organised meetings, and submit proposals to the BOD for the approvals of various credit extensions / adjustment of credit extensions within BOD's authority.

***(iv) Risk Management Committee:***

RMC is composed of 5 members, assuring full compliance with the regulations of State Bank of Vietnam (hereinafter referred to as "SBV"). Tasked with advising the BOD on risk management, in 2024, the RMC organised various meetings, giving advices, counsels, and monitored the implementations of following articles:

- Counsellor the BOD on the issuance of risk appetite for the 2024-2026 period, and monitored the implementation of aforementioned Risk appetite.
- Reviewed, provided recommendations for the Report and proposal of capital adequacy and stress test scenarios, capital planning, internal control system initiative effectiveness evaluation
- Reviewed, evaluated, and gave recommendations on the consolidation of compliance monitor and control effort of NCB.



- Monitor the implementation of risk mangament capacity strengthening and internal control system consolidating initiatives of NCB.
- Monitored the completion of organisation-wide Risk management criteria, systems, and tools.
- Monitored the status of key risk indicators by implementing risk appetite, risk limit, and provided recommendations, mitigation requests to suit the management need, ensuring unhindered operation with risk remained undercontrol.

**(v) Risk Settlement Council:**

- Number of risk settlement solutions resolved (including rejections) in 2024 is 157 documents / solutions.
- Number of Risk Settlement solutions appraised for submission to BOD's approval in 2024 is 41 documents / solutions (in which, some were withdrawn by the submitter due to adjustment after the RSC had passed the solutions).

**5. Resolutions / Decisions of the BOD in 2024: Appendix 2**

**III. Supervisory Board**

**1. Information of the Supervisory Board (hereinafter referred to as "SB")**

No.	SB member	Title	Date of appointment / dismissal	Education
1	Ms. Đỗ Thị Đức Minh	Chair of the SB	Appointed as SB member since 08/4/2023	Economics, MSc.
2	Ms. Vũ Kim Phụng	Member of the SB	Appointed as SB member since 26/4/2015	MBA
3	Mr. Nguyễn Văn Quang	Member of the SB	Appointed as SB member since 08/4/2023	Finance and Banking, BA

**2. SB meetings**

In 2024, SB members participated in SB meetings as follow:

No.	SB member	No. meetings participated	Participation rate	Voting rate	Reason for absence
1	Ms. Đỗ Thị Đức Minh	31	100%	100%	
2	Ms. Vũ Kim Phụng	31	100%	100%	



No.	SB member	No. meetings participated	Participation rate	Voting rate	Reason for absence
3	Mr. Nguyễn Văn Quang	31	100%	100%	

### **3. Supervision of the SB on the activities of BOD, BOM, and shareholders**

In 2024, the SB has supervised the compliance in accordance with the laws, internal regulations, NCB's charter, Resolutions, Decisions of the AGM, BOD in management and operations.

- Monitor BOD in the implementation of AGM's Resolutions, Decisions; implementaion of directions and business targets approved by the irregular AGM on 18/11/2023; and the regular AGM on 13/4/2024.
- Monitor the CEO's implementation of BOD's instructions, resolutions, decisions.
- Monitor the timely implementation of the government and SBV's directives and policies of BOD and CEO. Representative of the SB participated in BOD and BOM meetngs in accordance with regulations.
- Monitor the implementation of enhanced surveillance regulation and instruct Internal Audit Centre (hereinafter referred to as "IAC") in reviewing credit extension valued at least 30 billions VND. The IAC is the point of contact for capital contribution, purchase of shares; payable amounts for transactions in the form of capital contribution, purchase of shares for the purpose of attaining corporate control valued at least 30 billion VND.
- Monitor change result in accordance with recommendations of the Inspection Conclusion.
- Monitor the implementation progress of the Restructuring Solution.
- SB draft quarterly supervisory report, risk report of NCB's business operation to BOD, BOM. SB oversaw NCB financial situation, closely monitored information announcement, especially the announcement regulations on regular financial report and management report on the stock market of listed firms.
- SB monitored limitation compliance to ensure NCB operational security in accordance with the Law on Credit institution.
- SB monitored the approval and implementation of investment, purchase, sales of fixed assets; other NCB contract, transaction within AGM, BOD authority. Draft and send evaluation, recommendation report on the aforementioned articles to the BOD and AGM at the earliest available assembly.
- By conducting other works in accordance with the Law on Credit institution, Corporate Law, SB monitored the update of founding shareholders list within 5 years of participation as a founding shareholders, shareholders who own at least 1% of the Charter capital, related people of BOD members, SB member, CEO, and shareholders who own at least 1% of the Charter capital.



#### **4. Coordination between SB and the operation of BOD, BOM, and other managers**

BOD, SB, and BOM regularly exchange information related to NCB's operation.

In implementing NCB internal control regulation, SB received BOD meeting documents, BOD voting documents, Resolutions, BOD meeting minutes at the same time, and in the same manner as BOD members. Furthermore, SB received from CEO the reports on business operation and outcome; reports, documents on business proceedings, managements, operation governing and administration of NCB upon request.

SB participated in BOD meetings, monthly progress meetings between BOD and BOM, RMC meetings to serve auditing and monitoring functions of the SB. Recommendations from SB was received and implemented by BOD, BOM, ensuring optimal benefits for NCB, in accordance with the laws and NCB internal regulations.

Pursuant to the internal audit and document review result, SB provided Management letter and recommendations to BOD, BOM to instruct the audited units to earnestly remedy in accordance with Internal Audit recommendations, rectify errors, edit internal documents, procedures to strengthen internal control. BOM accepted, timely issued instructions and follow up on the implementation of IAC suggestions, rectified outstanding issues, further refined internal documents, organised the implementation of SB recommendations, mitigated risks, complied with the laws and NCB's charter, contributed to the enhancement of NCB's operational efficiency, performance and security.

Prior to the approval of 2025 Internal Auditing plan, SB consulted BOD, BOM for the purposes of establishing a practical audit plan, ensuring no risk was neglected, and announced the 2025 audit plan to BOD, CEO in order for CEO to instruct relevant units to prepare for the audit plan.

#### **5. Other operation of SB**

In 2024, SB conducted the following operations:

- Proposed, recommended AGM to approve the list of independent auditors who may conduct audit, review of the Financial Report and NCB internal control system in 2024, 2025.
- Appraised the 2023 unconsolidated, consolidated financial statements; the unconsolidated, consolidated financial statement of the first half of 2024; reported the 2023 financial statement appraisal result; evaluated the rationale, legitimacy, and true and fair view in accounting, compiling, and drafting of financial statements.
- Instructed the IAC in implementing tasks in accordance with NCB charter, Regulation on organization and operation of the SB, 2024 audit plan.
- Instructed the IAC to implement 8 audits of Business Units, 16 thematic audits at various Divisions / Departments / Branches within NCB, such as in the operation of



Capital Division, in the fields of Collateral Assets; review loan in accordance with enhanced surveillance requirements...

- Monitored, evaluated the SB's, IAC's recommendation implementation progress of various units.
- Implemented internal audit capacity strengthening initiatives on the basis of independent consultations by the NCB internal control system comprehensive review and development roadmap Project.
- SB, BOD, CEO concurrently approved the implementation of NCB High-level Management's Supervision Audit Project, following which, SB assigned and approved the list of Project participants, point of contact for coordination with KPMG to implement the Project.
- Reviewed, adjusted, issued internal documents of the SB, such as regulation on organization and operation of the SB, regulation on organization and operation of the IAC, in accordance with 2024 Law on Credit institutions, Circular 13/2018/TT-NHNN, other relevant regulations, yet appropriate, and practical to NCB situation.
- Instructed the IAC to coordinate with units drafting Reports required by SBV, Management reports, Annual reports...

#### IV. Board of Management:

No.	BOM member	Date of birth	Education	Date of appointment / dismissal as BOM member
1	Chief Executive Officer (CEO) Mr. Tạ Kiều Hưng	05/12/1980	MBA – Centre Franco-Vietnamien de formation à la Gestion (CFVG) – National Economics University	- Deputy CEO: 08/12/2022 - 21/04/2023 - Acting CEO: 21/04/2023 - 27/06/2023 - CEO: 27/06/2023 – now
2	Deputy CEO Ms. Phạm Thị Hiền	25/01/1973	MEBF - CFVG – National Economics University	14/11/2022 – now
3	Deputy CEO Ms. Võ Thị Thùy Dương	18/09/1977	International and Economics Law, BA. – Ha Noi Law University	19/02/2024 – now



4	Deputy CEO Mr. Nguyễn Viết Hội	20/04/1983	University of Economics and Law - Vietnam National University HCMC	22/07/2024 – now
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**V. Chief Accountant:**

No.	BOM member	DOB	Education	Date of appointment / dismissal
1	Bùi Thị Khánh Vân	19/11/1980	MA – National Economics University	02/12/2022 - now

**VI. Training on corporate governance:**

In 2024, NCB organised various training course in order to strengthen the capacity of the leaders, managers, BOD members, SB members, BOM members, and managers at the Headquarter, and Business units. The training courses are designed around 3 primary topics: Core and Leadership capacity, Compliance and Risk Management, and Strengthening IT knowledge.

1. Continue the implementation of Leadership Capacity training course in accordance with the capacity framework previously established.

Leadership capacity – Build and develop the team: A programme designed to strengthen the skill of encouraging and motivating the team, specifically for managers of Department Deputy Chief level and above (Headquarter and branches).

2. Compliance and Risk Management:

- Workshop on various important articles of the Law on Real-estate trading 2023, Law on Housing 2023, Land Law 2024 with the participation of BOD, BOM members, Heads of Divisions at the Headquarter, Branch Director, and staff who participate in policy drafting process. The workshop focused on key articles related to the Banking industry and discuss their impact to corporate governance operation of NCB.
- Training, circulating on new softwares: Instructional guide of Anti Money Laundering System, Collateral Asset Appraisal Software.
- Anti Money Laundering (AML) was a topic implemented throughout 2024, NCB implemented training session on AML expertise for managers and staffs at both Headquarter and Business Units.
- Audit programme on internal control system and supervision of high-level management shared by Audit consultant partner. The training session is joined by the Chair of SB, IAC, Risk Management Division, and BOD Office.



- A dialogue organised by Risk Management Division, and aimed to circulate highlighted issues during operations:
- 3. Improving knowledge on information technology and digital transformation:
  - Training Digital Transformation mindset for unit leaders with the purpose of providing foundational understanding on digital transformation and introducing various digitalisation apparatuses, support tools for daily operation.
  - In-depth computer science courses such as: SQL, advanced Excel, PowerBI, PowerPoint design.
- 4. In addition to key training programmes, the management also participated in other seminars and workshops of various topics, with the purpose of strengthening management capacity, developing business such a:
  - Professional internal trainer training;
  - New Journey Kick-off Workshop
  - Sales Warrior Conference
  - FX Legend 2024 workshop
- 5. Branch Directors participated in product – new procedure training session with sale staffs.

## **VII. List of NCB's related people and transactions of related people with NCB**

1. List of related people: *Appendix 3.*
2. Transactions of NCB with related people; or between NCB with major shareholders, internal personnel, and related people: *Appendix 4.*
3. Transactions between internal personnel, related people and subsidiaries, or other entities controlled by NCB: *No inccurence.*
4. Transactions of NCB with other entities:
  - 4.1. Transactions between NCB and other entities of which BOD members, SB members, CEO, and any other managers have been founding members, BOD members, CEO for the last three (03) years (as of the date of this report): *Appendix 4.*
  - 4.2. Transactions between NCB and other entities of which related people of BOD members, SB member, CEO and other managers are BOD members or CEO: *No inccurence.*
  - 4.3. Other transactions of NCB (if any) that may induce tangible / intangible benefits to BOD members, SB members, CEO, and any other managers: *No inccurence.*

## **VIII. Stock transactions of internal personnels and related people**

1. List of internal personnel and related people: *Appendix 5.*

2. Transactions of internal personnel and related people with NCB's shares: *No incurrence.*

**IX. Other issues:** *none.*

**Recipients:**

- As "to";
- BOD, SB (for reporting);
- Archive.

CHAIRWOMAN OF THE BOARD ..



CHỦ TỊCH HĐQT  
*Bùi Thị Thanh Hương*



## APPENDIX 1: BOARD OF DIRECTORS MEETING 2024

No	BOD member	Title	No. Meetings participated	Rate	Reason of absence
1.	Ms. Bùi Thị Thanh Hương	Chairwoman of the BOD	4/4	100%	
2.	Ms. Hoàng Thu Trang	Vice Chairwoman of the BOD	4/4	100%	
3.	Mr. Dương Thế Bằng	BOD member	4/4	100%	
4.	Ms. Nguyễn Thị Hải Hòa	BOD member	4/4	100%	
5.	Ms. Trịnh Thanh Mai	BOD member - independent	4/4	100%	







## APPENDIX 2: RESOLUTIONS / DECISIONS OF THE BOARD OF DIRECTORS 2024

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
1	15/2024/QĐ-HĐQT	03/01/2024	Decision on Human Resources	100%
2	39/2024/QĐ-HĐQT	05/01/2024	Decision on Human Resources	100%
3	63/2024/NQ-HĐQT	05/01/2024	Approval on construction contractor for Project NCB office, at 26 Mai Thi Luu, Da Kao Wd., District 1, HCMC	100%
4	55/2024/QĐ-HĐQT	06/01/2024	Decision on Human Resources	100%
5	1658/2024/NQ-HĐQT	08/01/2024	Issue Organisation and Operation Regulation of NCB Risk Management Committee – QC.BM.007 v4.0	100%
6	1661/2024/NQ-HĐQT	08/01/2024	Extend customer credit card limit	100%
7	88/2024/QĐ-HĐQT	09/01/2024	Decision on Human Resources	100%
8	189/2024/QĐ-HĐQT	15/01/2024	Termination of Decision 79/2017/QĐ-HĐQT dated 31/10/2017 on the Issuance of NCB Staff Loan Policy	100%
9	251/2024/NQ-HĐQT	18/01/2024	Approval of AMC power of attorney regarding asset auctions	100%
10	277/2024/NQ-HĐQT	19/01/2024	Changing customer credit condition	100%
11	322/2024/NQ-HĐQT	22/01/2024	Resolution on system-wide performance evaluation and rating 2023	100%
12	324/2024/NQ-HĐQT	22/01/2024	Resolution on sale incentive budget 2023	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
13	341/2024/NQ-HDQT.NCB	23/01/2024	Issue credit extension to Customer	100%
14	347/2024/NQ-HDQT	23/01/2024	Resolution on 2024 headcount planning of NCB	100%
15	369/2024/NQ-HDQT.NCB	24/01/2024	Issue credit extension to Customer	100%
16	389/2024/NQ-HDQT.NCB	25/01/2024	Issue credit extension to Customer	100%
17	345/2024/NQ-HDQT	30/01/2024	Resolution on the application of P75 salary range	100%
18	471/2024/NQ-HDQT	30/01/2024	Resolution on title system in NCB	100%
19	415/2024/QD-HDQT	31/01/2024	Decision on Human Resources	100%
20	419/2024/QD-HDQT	31/01/2024	Decision on Human Resources	100%
21	154/2024/QD-HDQT	01/02/2024	Decision on Human Resources	100%
22	155/2024/QD-HDQT	01/02/2024	Decision on Human Resources	100%
23	168/2024/QD-HDQT	01/02/2024	Decision on Human Resources	100%
24	475/2024/QD-HDQT	05/02/2024	Decision on Human Resources	100%
25	477/2024/QD-HDQT	05/02/2024	Decision on Human Resources	100%
26	510/2024/NQ-HDQT.NCB	05/02/2024	Approval of 2024 A GM organisation plan.	100%
27	175/2024/QD-HDQT	06/02/2024	Decision on Human Resources	100%
28	522/2024/NQ-HDQT	06/02/2024	Plan on Restructuring Project integrated with NPL resolutions completion of NCB, for 2023 – 2025 period, orientation to 2030	100%
29	182/2024/QD-HDQT	07/02/2024	Decision on Human Resources	100%
30	481/2024/QD-HDQT	07/02/2024	Decision on Human Resources	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
31	528/2024/NQ-HDQT	07/02/2024	Decision on Human Resources	100%
32	529/2024/NQ-HDQT	07/02/2024	Decision on Human Resources	100%
33	531/2024/NQ-HDQT	07/02/2024	Decision on Human Resources	100%
34	532/2024/NQ-HDQT	07/02/2024	Decision on Human Resources	100%
35	1662/2024/NQ-HDQT	08/02/2024	Debt settlement solution for Customer	100%
36	193/2024/QĐ-HDQT	15/02/2024	Decision on Human Resources	100%
37	518/2024/QĐ-HDQT	17/02/2024	Decision on Human Resources	100%
38	528/2024/QĐ-HDQT	19/02/2024	Decision on Human Resources	100%
39	593/2024/NQ-HDQT	20/02/2024	Budget Plan / Regular Business Operation Cost plan of NCB 2024	100%
40	613/2024/NQ-HDQT	22/02/2024	Re-issue credit extension to Customer	100%
41	645/2024/NQ-HDQT	26/02/2024	Amendment of articles in Credit extension charter of authority – QC.RR.005 dated 17/04/2023	100%
42	265/2024/QĐ-HDQT	27/02/2024	Decision on Human Resources	100%
43	595/2024/QĐ-HDQT	27/02/2024	Decision on Human Resources	100%
44	677/2024/NQ-HDQT	29/02/2024	Debt settlement solution for Customer	100%
45	679/2024/NQ-HDQT	29/02/2024	Approval of AMC power of attorney regarding asset auctions organisation.	100%
46	684/2024/NQ-HDQT	29/02/2024	Approval of Regulation on Speech – QC.PR.002	100%
47	686/2024/NQ-HDQT	29/02/2024	Issue credit extension to Customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
48	638/2024/QĐ-HĐQT	02/03/2024	Decision on Human Resources	100%
49	728/2024/NQ-HĐQT	05/03/2024	Transfer capital contribution in other enterprises	100%
50	793/2024/NQ-HĐQT	14/03/2024	Adjustment of Total investment of Project NCB office building at 26 Mai Thi Lữ, Đa Kao Wd., District 1, HCMC	100%
51	794/2024/NQ-HĐQT	14/03/2024	Replacement of construction contractor of Project NCB office building at 26 Mai Thi Lữ, Đa Kao Wd., District 1, HCMC	100%
52	796/2024/NQ-HĐQT	14/03/2024	Debt settlement solution for Customer	100%
53	338/2024/QĐ-HĐQT	15/03/2024	Decision on Human Resources	100%
54	339/2024/QĐ-HĐQT	15/03/2024	Decision on Human Resources	100%
55	777/2024/QĐ-HĐQT	15/03/2024	Decision on Human Resources	100%
56	778/2024/QĐ-HĐQT	15/03/2024	Decision on Human Resources	100%
57	811/2024/NQ-HĐQT	18/03/2024	Debt settlement solution for Customer	100%
58	813/2024/NQ-HĐQT	18/03/2024	Issue credit extension to Customer	100%
59	815/2024/NQ-HĐQT	18/03/2024	Re-issue credit extension to Customer	100%
60	817/2024/NQ-HĐQT	18/03/2024	Re-issue credit extension to Customer	100%
61	824/2024/NQ-HĐQT	20/03/2024	Approval of the agenda, content, and documents of AGM 2024	100%
62	826/2024/NQ-HĐQT	20/03/2024	Issue credit extension to Customer	100%
63	828/2024/NQ-HĐQT	20/03/2024	Issue credit extension to Customer	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
64	830/2024/NQ-HDQT	20/03/2024	Issue credit extension to Customer	100%
65	836/2024/NQ-HDQT	22/03/2024	Changing customer credit condition	100%
66	400.02/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
67	400.03/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
68	400.04/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
69	400.05/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
70	400.06/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
71	400.07/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
72	400.08/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
73	400.09/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
74	400.10/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
75	400.11/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
76	400.12/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
77	400.13/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
78	400.14/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
79	400.15/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
80	400.16/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
81	400.17/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
82	400.18/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
83	400.19/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
84	400.20/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
85	400.21/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
86	400.22/2024/QD-HDQT	26/03/2024	Decision on Human Resources	100%
87	851/2024/NQ-HDQT	26/03/2024	Re-issue credit extension to Customer	100%
88	853/2024/NQ-HDQT	26/03/2024	Resolution on Salary Adjustment	100%
89	869/2024/NQ-HDQT	28/03/2024	Termination of Decision 69/2015/QD-HDQT dated 08/6/2015 on the issuance of NCB "Anti-terrorism solution"	100%
90	871/2024/NQ-HDQT	28/03/2024	Interbank transaction limit without collateral with MB Shinsei Finance Co. Ltd. (Mcredit) and VPB SMBC Finance Co. Ltd.	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
91	873/2024/NQ-HDQT	28/03/2024	Changing customer credit condition	100%
92	876/2024/NQ-HDQT	28/03/2024	Issue credit extension to Customer	100%
93	901/2024/NQ-HDQT	01/04/2024	Re-issuance of overdraft limit for customer	100%
94	908/2024/NQ-HDQT	02/04/2024	Share transfer solution	100%
95	650/2024/QD-HDQT	03/04/2024	Decision on Human Resources	100%
96	917/2024/NQ-HDQT	03/04/2024	Debt settlement solution for Customer	100%
97	925/2024/NQ-HDQT	04/04/2024	Changing customer credit condition	100%
98	958/2024/NQ-HDQT	09/04/2024	Issue credit extension to Customer	100%
99	960/2024/NQ-HDQT	09/04/2024	Debt settlement solution for Customer	100%
100	973/2024/NQ-HDQT	10/04/2024	Re-issue credit extension to Customer	100%
101	975/2024/NQ-HDQT	10/04/2024	Re-issue credit extension to Customer	100%
102	983/2024/NQ-HDQT	11/04/2024	Issue credit extension to Customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
103	991/2024/NQ-HDQT	12/04/2024	Re-issue credit extension to Customer	100%
104	1021/2024/NQ-HDQT	19/04/2024	Debt settlement solution for Customer	100%
105	1022/2024/NQ-HDQT	19/04/2024	Approval of Annual Report 2024	100%
106	1025/2024/NQ-HDQT	20/04/2024	Second Authority Matrix on Human Resource	100%
107	1027/2024/NQ-HDQT	20/04/2024	Issue credit extension to Customer	100%
108	1043/2024/NQ-HDQT	24/04/2024	Re-issue credit extension to Customer	100%
109	1066/2024/NQ-HDQT	26/04/2024	Issue credit extension to Customer	100%
110	1068/2024/NQ-HDQT	26/04/2024	Issue credit extension to Customer	100%
111	1076/2024/NQ-HDQT	27/04/2024	Re-issue credit extension to Customer	100%
112	1078/2024/NQ-HDQT	02/05/2024	Issuance of task completion rate evaluation regulation	100%
113	1090/2024/NQ-HDQT	03/05/2024	Settlement solution for the asset at Floor 34T, 34T building, Hoàng Đạo Thúy, Cầu Giấy district, Hà Nội	100%
114	1093/2024/NQ-HDQT	03/05/2024	Adjustment of NCB staff loan policy	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
115	1094/2024/NQ-HDQT	03/05/2024	Closure of Nostro USD account at Kookmin Bank (South Korea) and BHF (Germany)	100%
116	1676/2024/NQ-HDQT	08/05/2024	Principles of evaluating and performance bonus payment for the first 6 months of 2024	100%
117	1127/2024/NQ-HDQT	09/05/2024	Issue credit extension to Customer	100%
118	1156/2024/NQ-HDQT	14/05/2024	Approval of implementing the selection of investors interested in the private placement, the amendment of the offering and the plan to use capital raised from the offering	100%
119	1166/2024/NQ-HDQT	15/05/2024	Approval of the policy of entrustment/authorization fees for NCB debts transferred to AMC	100%
120	1176/2024/NQ-HDQT	17/05/2024	Issue credit extension to Customer	100%
121	1180/2024/NQ-HDQT	20/05/2024	Approval of registration documents for private placement offering	100%
122	1210/2024/NQ-HDQT	27/05/2024	Issue credit extension to Customer	100%
123	1212/2024/NQ-HDQT	27/05/2024	Re-issue credit extension to Customer	100%
124	1224/2024/NQ-HDQT	28/05/2024	Extend customer credit card limit	100%
125	1253/2024/NQ-HDQT	31/05/2024	Issue credit extension to Customer	100%
126	1255/2024/NQ-HDQT	31/05/2024	Interbank transaction limit without collateral with various financial institutions	100%
127	1277/2024/NQ-HDQT	04/06/2024	Issue credit extension to Customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
128	1291/2024/NQ-HDQT	06/06/2024	Issue credit extension to Customer	100%
129	1299/2024/NQ-HDQT	10/06/2024	Provisional list of investors participating in the private placement offering and number of shares offered to each investor.	100%
130	1326/2024/NQ-HDQT	11/06/2024	Debt settlement solution for Customer	100%
131	1336/2024/NQ-HDQT	12/06/2024	Management and operation solution for the asset at Floor 34T, 34T building, Trung Hòa – Nhân Chính Township, Cầu Giấy district, Hà Nội	100%
132	1340/2024/NQ-HDQT	13/06/2024	Issue credit extension to Customer	100%
133	1347/2024/NQ-HDQT	17/06/2024	Issue credit extension to Customer	100%
134	1355/2024/NQ-HDQT	18/06/2024	Re-issue credit extension to Customer	100%
135	1357/2024/NQ-HDQT	18/06/2024	Selection of partners providing audit services for financial statements, internal control system audit services, and equity audit services for fiscal year 2024	100%
136	1363/2024/NQ-HDQT	19/06/2024	Changing customer credit condition	100%
137	1365/2024/NQ-HDQT	19/06/2024	Issue credit extension to Customer	100%
138	1371/2024/NQ-HDQT	20/06/2024	Headcount increase for Priority Customer Centre and establish 2 priority customer team	100%
139	1373/2024/NQ-HDQT	20/06/2024	Approval of bonus budget 2024	100%
140	1382/2024/NQ-HDQT	21/06/2024	Issue credit extension to Customer	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing Rate
141	1387/2024/NQ-HDQT	24/06/2024	Approval of the supplementation, clarification of foreign ownership ratio assurance plan, and the details of the plan for capital raised from the offering	100%
142	1395/2024/NQ-HDQT	24/06/2024	Approve the supplementation of private placement registration documents	100%
143	1407/2024/NQ-HDQT	26/06/2024	Re-issue credit extension to Customer	100%
144	1413/2024/NQ-HDQT	27/06/2024	Extend customer credit card limit	100%
145	1415/2024/NQ-HDQT	27/06/2024	Change of approval conditions for credit extension and guarantee limit for customers.	100%
146	1417/2024/NQ-HDQT	27/06/2024	Issue credit extension to Customer	100%
147	1419/2024/NQ-HDQT	27/06/2024	Re-issue credit extension to Customer	100%
148	1421/2024/NQ-HDQT	27/06/2024	Issue credit extension to Customer	100%
149	1429/2024/NQ-HDQT	28/06/2024	Approve the NCB's restructuring plan integrated with NPL settlement of 2023 - 2025, orientation to 2030	100%
150	1430/2024/NQ-HDQT	28/06/2024	Implement the NCB's restructuring plan integrated with NPL settlement of 2023 - 2025, orientation to 2030	100%
151	1433/2024/NQ-HDQT	28/06/2024	Organisational Structure adjustment	100%
152	1441/2024/NQ-HDQT	01/07/2024	Resolution on the Commendation of various units in the first 6 months of 2024	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
153	1443/2024/NQ-HDQT	01/07/2024	Issuance of lending regulation, no. QC.TD.006 v4	100%
154	1446/2024/NQ-HDQT	01/07/2024	Issuance of credit extension limit regulation, no. QC.TD.012 v1.0	100%
155	1447/2024/NQ-HDQT	01/07/2024	Issuance of organisational authority on credit extension limit approval regulation, no. QC.RR.005 v6.0	100%
156	1448/2024/NQ-HDQT	01/07/2024	Issuance of the amendment of Guarantee regulation, no. QC.TD.002 v4.1	100%
157	1450/2024/NQ-HDQT	01/07/2024	Issuance of the regulation on organisation and operation of Credit Committee, no. QC.BM.052 v1.1	100%
158	868/2024/QĐ-HDQT	01/07/2024	Decision on Human Resources	100%
159	869/2024/QĐ-HDQT	01/07/2024	Decision on Human Resources	100%
160	1451/2024/NQ-HDQT	02/07/2024	Debt settlement solution for Customer	100%
161	1454/2024/NQ-HDQT	02/07/2024	Termination of Dong Ba Branch operation	100%
162	1462/2024/NQ-HDQT	03/07/2024	Issue credit extension to Customer	100%
163	1464/2024/NQ-HDQT	03/07/2024	Business plan and various business criteria 2024 integrated with the Restructuring Project.	100%
164	1472/2024/NQ-HDQT	04/07/2024	Changing customer credit condition	100%
165	1474/2024/NQ-HDQT	04/07/2024	Changing customer credit condition	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
166	1476/2024/NQ-HDQT	04/07/2024	Issue credit extension to Customer	100%
167	1482/2024/NQ-HDQT	05/07/2024	Debt settlement solution for Customer	100%
168	1484/2024/NQ-HDQT	05/07/2024	Issue medium-term credit extension for customers	100%
169	1496/2024/NQ-HDQT	08/07/2024	Debt settlement solution for Customer	100%
170	1692/2024/NQ-HDQT	08/07/2024	Approval of partnership agreement on introduction of individual customer / institutional customer interested in AMC's asset evaluation and assessment services.	100%
171	1504/2024/NQ-HDQT	09/07/2024	Debt settlement solution for Customer	100%
172	1542/2024/NQ-HDQT	15/07/2024	Re-issue credit extension to Customer	100%
173	1544/2024/NQ-HDQT	16/07/2024	Re-issue credit extension to Customer	100%
174	1545M/2024/NQ-HDQT	16/07/2024	Debt settlement solution for Customer	100%
175	1546/2024/NQ-HDQT	16/07/2024	AMC NPL settlement plan adjustment of AMC 2024	100%
176	1547/2024/NQ-HDQT	16/07/2024	Closure of Nostro KRW account at Kookmin bank	100%
177	1563/2024/NQ-HDQT	18/07/2024	Debt settlement solution for Customer	100%
178	1583/2024/NQ-HDQT	22/07/2024	Debt settlement solution for Customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
179	1585/2024/NQ-HDQT	22/07/2024	Debt settlement solution for Customer	100%
180	1766/2024/QĐ-HDQT	22/07/2024	Decision on Human Resources	100%
181	988/2024/QĐ-HDQT	22/07/2024	Decision on Human Resources	100%
182	1593/2024/NQ-HDQT	23/07/2024	Debt settlement solution for Customer	100%
183	1602/2024/NQ-HDQT	24/07/2024	Issuance of NCB compliance policy, no. CS.PC.001 v1.1	100%
184	1628/2024/NQ-HDQT	29/07/2024	Debt settlement solution for Customer	100%
185	1650/2024/NQ-HDQT	31/07/2024	Issue credit extension to Customer	100%
186	1702/2024/NQ-HDQT	08/08/2024	Implementation approval of Project "Mở dịch vụ vàng-Mở ngân tín yếu"	100%
187	1703/2024/NQ-HDQT	08/08/2024	Approval of additional headcount for Customer Services at Business Units.	100%
188	1704/2024/NQ-HDQT	08/08/2024	Approval of additional headcount at NCB in accordance with proposal 949/2024/TT-KQTNNL dated 16/07/2024	100%
189	1767/2024/NQ-HDQT	21/08/2024	Re-issue credit extension to Customer	100%
190	1788/2024/NQ-HDQT	21/08/2024	Interbank transaction limit without collateral with EVN Finance	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
191	1808/2024/NQ-HDQT	30/08/2024	Approval of debt settlement principle contract between NCB & AMC	100%
192	1817/2024/NQ – HDQT	31/08/2024	Adjustment of validity period of Interbank transaction limit without collateral with various financial institution 2023 listed in Appendix 1 of Decision 564/2023/QĐ-HDQT dated on 01/9/2023	100%
193	1827/2024/NQ-HDQT	06/09/2024	Issue credit extension to Customer	100%
194	1839/2024/NQ-HDQT	09/09/2024	Resolution on the issuance of Risk management model policy, no. CS.RR.004 v1.0	100%
195	1850/2024/NQ-HDQT	11/09/2024	Debt settlement solution for Customer	100%
196	1852/2024/NQ-HDQT	11/09/2024	Debt settlement solution for Customer	100%
197	1858/2024/NQ – HDQT	13/09/2024	Resolution on the adjustment of the first 6 months of 2024 performance bonus payment principles	100%
198	1860/2024/NQ – HDQT	13/09/2024	Issue credit extension to Customer	100%
199	1862/2024/NQ – HDQT	13/09/2024	Re-issue credit extension to Customer	100%
200	1862B/2024/NQ – HDQT	13/09/2024	Resolution on the approval of the organisational chart of Data & Digital Transformation Division.	100%
201	1864/2024/BKQP-HDQT	13/09/2024	Debt settlement solution for Customer	100%
202	1866/2024/NQ-HDQT	14/09/2024	Resolution on the Interbank transaction limit without collateral with various financial institution 2024 - 2025	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
203	1874/2024/NQ – HDQT	16/09/2024	Re-issue credit extension to Customer	100%
204	1876/2024/NQ – HDQT	16/09/2024	Debt settlement solution for Customer	100%
205	1878/2024/NQ – HDQT	16/09/2024	Re-issue credit extension to Customer	100%
206	1879/2024/NQ - HDQT	16/09/2024	Issue credit extension to Customer	100%
207	1888/2024/NQ-HDQT	17/09/2024	Extend customer credit card limit	100%
208	1905/2024/NQ - HDQT	19/09/2024	Resolution on the organisation and operation regulation of Risk Management Division, no. QC.Bm.016 v9.0	100%
209	1913/2024/NQ – HDQT	20/09/2024	Resolution on Contracts, transactions valued less than 20% of NCB charter capital with related people.	100%
210	1927/2024/NQ-HDQT	23/09/2024	Issue credit extension to Customer	100%
211	1929/2024/NQ-HDQT	23/09/2024	Issue credit extension to Customer	100%
212	1931/2024/NQ-HDQT	23/09/2024	Resolution on the application method of external customer credit rating results in NCB	100%
213	1941/2024/NQ - HDQT	26/09/2024	Resolution on the Risk appetite of NCB 2024-2026	100%
214	1942/2024/NQ – HDQT	26/09/2024	Resolution on the supervision criteria of NCB in accordance with the Restructuring project.	100%
215	1943/2024/NQ – HDQT	26/09/2024	Resolution on the Internal management criteria 2024	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
216	1951/2024/NQ – HDQT	26/09/2024	Changing customer credit condition	100%
217	1973/2024/NQ – HDQT	30/09/2024	Changing customer credit condition	100%
218	1981/2024/NQ – HDQT	01/10/2024	Resolution on the change of name and location of NCB Đồng Tháp Branch	100%
219	1983/2024/NQ – HDQT	01/10/2024	Resolution on the change of name and location of NCB Cà Mau Branch	100%
220	1991/2024/NQ -HDQT	04/10/2024	Debt settlement solution for Customer	100%
221	1989/2024/NQ-HDQT	04/10/2024	Issue credit extension to Customer	100%
222	1993/2024/NQ – HDQT	04/10/2024	Changing customer credit condition	100%
223	2008/2024/NQ-HDQT	09/10/2024	Changing customer credit condition	100%
224	2006/2024/NQ-HDQT	09/10/2024	Issue credit extension to Customer	100%
225	2009/2024/NQ – HDQT	10/10/2024	Changing customer credit condition	100%
226	2012/2024/NQ-HDQT	10/10/2024	Resolution on the termination of Decision 45/2015/QĐ-HDQT dated 15/4/2015 regarding “Non-cash payment regulation” at NCB	100%
227	2021/2024/QĐ-HDQT	11/10/2024	Termination of Decision 98/2015/QĐ-HDQT dated 23/7/2015 on the regulation of Refinancing loan products.	100%
228	2027/2024/NQ-HDQT	14/10/2024	Changing customer credit condition	100%
229	2029/2024/NQ-HDQT	14/10/2024	Changing customer credit condition	100%
230	2031/2024/NQ-HDQT	17/10/2024	Re-issue credit extension to Customer	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
231	2033/2024/NQ – HDQT	17/10/2024	Debt settlement solution for Customer	100%
232	2050/2024/NQ – HDQT	21/10/2024	Issue credit extension to Customer	100%
233	2052/2024/NQ – HDQT	21/10/2024	Issue credit extension to Customer	100%
234	2061/2024/NQ-HDQT	24/10/2024	Issue credit extension to Customer	100%
235	2069/2024/NQ-HDQT	28/10/2024	Resolution on additional settlement solution for the asset at Floor 34T, 34T building, Hoàng Đạo Thúy Str., Trung Hòa Wd., Cầu Giấy district, Hà Nội	100%
236	2074/2024/NQ-HDQT	28/10/2024	Issue credit extension to Customer	100%
237	2086/2024/NQ-HDQT	31/10/2024	Debt settlement solution for Customer	100%
238	2088/2024/NQ-HDQT	31/10/2024	Resolution on Interbank transaction limit without collateral with FEcredit	100%
239	2096/2024/NQ-HDQT	01/11/2024	Issue credit extension to Customer	100%
240	2098/2024/NQ-HDQT	01/11/2024	Re-issue credit extension to Customer	100%
241	2105/2024/NQ-HDQT	02/11/2024	Issue credit extension to Customer	100%
242	2112/2024/NQ-HDQT	04/11/2024	Changing customer credit condition	100%
243	2117/2024/NQ-HDQT	05/11/2024	Increase credit extension to Customer	100%
244	2125/2024/NQ-HDQT	07/11/2024	Debt settlement solution for Customer	100%
245	2019/2024/NQ-HDQT	10/11/2024	Performance rating, evaluation result of the first 6 month of 2024	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
246	2143/2024/NQ-HDQT	11/11/2024	Debt settlement solution for Customer	100%
247	2151/2024/NQ-HDQT	14/11/2024	Issue credit extension to Customer	100%
248	2158/2024/NQ-HDQT	15/11/2024	Approval of Team/Individual Reward system	100%
249	2189/2024/NQ-HDQT	22/11/2024	Resolution on the time extension for "construction and equipment installation of Project NCB Office Building 26 Mai Thi Luru"	100%
250	2191/2024/NQ-HDQT	22/11/2024	Issue credit extension to Customer	100%
251	2193/2024/NQ-HDQT	22/11/2024	Debt settlement solution for Customer	100%
252	2195/2024/NQ-HDQT	22/11/2024	Re-issue credit extension to Customer	100%
253	2201/2024/NQ-HDQT	23/11/2024	Re-issue credit extension to Customer	100%
254	2209/2024/NQ-HDQT	27/11/2024	Resolution on the result of private placement offering	100%
255	2226/2024/NQ-HDQT	29/11/2024	Issuance of bidding guarantee to Customer	100%
256	2228/2024/NQ-HDQT	30/11/2024	Issuance of Asset / Liability Management Policy, no. CS.TC.001 v1.0	100%
257	2231/2024/NQ-HDQT	02/12/2024	Changing customer credit condition	100%
258	2241/2024/NQ-HDQT	04/12/2024	Issue credit extension to Customer	100%
259	2251/2024/NQ-HDQT	05/12/2024	Issuance of information announcement on the stock market regulation, no. QC.PR.001 v2.0	100%
260	2238/2024/NQ-HDQT	05/12/2024	Resolution on various business criterion 2025	100%
261	2246/2024/NQ-HDQT	05/12/2024	Resolution on the principle approval of Super App implementation	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
262	2255/2024/NQ-HDQT	06/12/2024	Issue credit extension to Customer	100%
263	2274/2024/NQ-HDQT	12/12/2024	Resolution on additional policies for NCB staff loans	100%
264	2276/2024/NQ-HDQT	12/12/2024	Debt settlement solution for Customer	100%
265	2291/2024/NQ – HDQT	16/12/2024	Changing customer credit condition	100%
266	2293/2024/NQ – HDQT	16/12/2024	Changing customer credit condition	100%
267	2297/2024/NQ – HDQT	17/12/2024	Issue credit extension to Customer	100%
268	2303/2024/NQ – HDQT	19/12/2024	Power of attorney on authorizing AMC to settle debts in accordance with CV-1693	100%
269	2306/2024/NQ-HDQT	19/12/2024	Re-issue credit extension to Customer	100%
270	2308/2024/NQ-HDQT	19/12/2024	Changing customer credit condition	100%
271	2316/2024/NQ-HDQT	20/12/2024	Issuance of Credit risk provision policy, no. CS.RR.005 v1.0	100%
272	2318/2024/NQ – HDQT	20/12/2024	Issue credit extension to Customer	100%
273	2320/2024/NQ-HDQT	20/12/2024	Changing customer credit condition	100%
274	2326/2024/NQ – HDQT	21/12/2024	Interbank transaction limit without collateral with BSL	100%
275	2342/2024/NQ-HDQT	23/12/2024	Issue credit extension to Customer	100%
276	2354/2024/NQ-HDQT	24/12/2024	Re-issue credit extension to Customer	100%
277	2348/2024/NQ-HDQT	24/12/2024	Changing customer credit condition	100%
278	2351/2024/NQ-HDQT	24/12/2024	Changing customer credit condition	100%



No.	Document number	Date	Subject of Resolution / Decision	Passing rate
279	2357/2024/NQ-HDQT	24/12/2024	Changing customer credit condition	100%
280	2359/2024/NQ-HDQT	24/12/2024	Issue credit extension to Customer	100%
281	2361A/2024/NQ-HDQT	25/12/2024	Debt settlement solution for Customer	100%
282	2362/2024/NQ-HDQT	26/12/2024	Resolution on the change of name and location of NCB Bạc Liêu Branch	100%
283	2363/2024/NQ-HDQT	26/12/2024	Changing customer credit condition	100%
284	2366/2024/NQ-HDQT	26/12/2024	Issuance of Information Security Policy, no. QC.IT.001 v5.0	100%
285	2375/2024/NQ-HDQT	27/12/2024	Re-issue credit extension to Customer	100%
286	2377/2024/NQ-HDQT	27/12/2024	Issue credit extension to Customer	100%
287	2381/2024/NQ-HDQT	27/12/2024	Principle approval of Individual Customer Division and Institutional Customer Division organisational chart.	100%
288	2386/2024/NQ-HDQT	28/12/2024	Implementation of Enhanced Surveillance Policy on the Restructuring plan integrated with NPL settlement for 2023-2025 period, orientation to 2030.	100%
289	2389/2024/NQ-HDQT	30/12/2024	Resolution on various business criteria 2025	100%
290	2391/2024/NQ-HDQT	30/12/2024	Provisioning for capital contributions, long-term investment; shares and capital contribution pledged as collateral; receivables, difficult-to-collect advances, and settling losses related to various difficult-to-collect receivables	100%

No.	Document number	Date	Subject of Resolution / Decision	Passing rate
291	2393/2024/NQ-HDQT	30/12/2024	Resolution on the implementation plan adjustment of Project “Mô Dịch vụ vàng – Mô ngân tín yếu”	100%
292	2400/2024/NQ-HDQT	30/12/2024	Issue credit extension to Customer	100%
293	2402/2024/NQ – HDQT	30/12/2024	Issue credit extension to Customer	100%
294	2404/2024/NQ – HDQT	30/12/2024	Re-issue credit extension to Customer	100%
295	2412/2024/NQ-HDQT	31/12/2024	Resolution on the Power of Attorney authorizing AMC to conduct the settlement of debt in accordance with CV-2119	100%
296	2416/2024/NQ-HDQT	31/12/2024	Debt settlement solution for Customer	100%
297	2419/2024/NQ-HDQT	31/12/2024	Debt settlement solution for Customer	100%
298	2421/2024/NQ-HDQT	31/12/2024	Re-issue credit extension to Customer	100%
299	2423/2024/NQ-HDQT	31/12/2024	Re-issue credit extension to Customer	100%
300	2425/2024/NQ-HDQT	31/12/2024	Increase credit extension limit of Customer	100%
301	2429/2024/NQ-HDQT	31/12/2024	Resolution on the Budget Plan and Operational Cost of 2025	100%



### Appendix 3: LIST OF NCB RELATED PEOPLE

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
01	Ms. Bùi Thị Thanh Hương		Chairwoman of the BOD			29/07/2021		29/07/2021: Elected as Chairwoman of the BOD	Legal Representative & BOD member
02	Ms. Hoàng Thu Trang		Vice Chairwoman of the BOD			03/08/2021		03/08/2021: Elected as Deputy CEO 18/06/2022: Elected as BOD member 18/11/2023: Relieved from Deputy CEO duty 18/11/2023: Elected as Vice Chairwoman of the BOD	Vice Chairwoman of the BOD
03	Ms. Trịnh Thanh Mai		BOD member			18/06/2022		18/06/2022: Elected as independent BOD member.	BOD member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
									Independent
04	Mr. Dương Thế Bằng		BOD member			18/11/2023		18/11/2023: Elected as BOD member	BOD member
05	Ms. Nguyễn Thị Hải Hoà		BOD member			18/11/2023		18/11/2023: Elected as BOD member	BOD member
06	Ms. Đỗ Thị Đức Minh		Chair of the SB			08/12/2022		08/12/2022: Elected as Deputy CEO 07/04/2023: Relieved from Deputy CEO duty 08/04/2023: Elected as Chair of the SB	Chair of the SB
07	Ms. Vũ Kim Phượng		Member of the SB			24/04/2015		24/04/2015: Elected as Member of the SB	Member of the SB
08	Ông Nguyễn Văn Quang		Member of the SB			08/04/2023		08/04/2023: Elected as member of the SB	Member of the SB



No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
13	Ms. Bùi Thị Khánh Vân		Chief Accountant			02/12/2022		02/12/2022: Appointed as Chief Accountant	Chief Accountant
14	Ông Tạ Kiền Hưng		CEO			08/12/2022		08/12/2022: Appointed Deputy CEO 21/04/2023: Appointed Acting CEO 27/06/2023: Appointed CEO	CEO
15	Ms. Phạm Thị Hiền		Deputy CEO			14/11/2022		14/11/2022: Appointed Deputy CEO cum Head of Risk Management Division	Deputy CEO cum Head of Risk Management Division

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
16	Ms. Võ Thị Thùy Dương		Deputy CEO			19/02/2024	nay	19/02/2024: Appointed Deputy CEO cum Head of Human Resource Division	Deputy CEO cum Head of Human Resource Division
17	Ông Nguyễn Việt Hội		Deputy CEO			22/07/2024	Nay	19/02/2024: Appointed Deputy CEO in charge of the Southern Region	Deputy CEO in charge of the Southern Region
18	National Citizen Bank Asset Management Company LLC. (AMC)					28/12/2006		Subs	Subsidiaries



### Appendix 3: LIST OF NCB RELATED PEOPLE

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
01	Ms. Bùi Thị Thanh Hương		Chairwoman of the BOD			29/07/2021		29/07/2021: Elected as Chairwoman of the BOD	Legal Representative & BOD member
02	Ms. Hoàng Thu Trang		Vice Chairwoman of the BOD			03/08/2021		03/08/2021: Elected as Deputy CEO 18/06/2022: Elected as BOD member 18/11/2023: Relieved from Deputy CEO duty 18/11/2023: Elected as Vice Chairwoman of the BOD	Vice Chairwoman of the BOD
03	Ms. Trinh Thanh Mai		BOD member			18/06/2022		18/06/2022: Elected as independent BOD member.	BOD member

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
									Independent
04	Mr. Dương Thế Bằng		BOD member			18/11/2023		18/11/2023: Elected as BOD member	BOD member
05	Ms. Nguyễn Thị Hải Hoà		BOD member			18/11/2023		18/11/2023: Elected as BOD member	BOD member
06	Ms. Đỗ Thị Đức Minh		Chair of the SB			08/12/2022		08/12/2022: Elected as Deputy CEO 07/04/2023: Relieved from Deputy CEO duty 08/04/2023: Elected as Chair of the SB	Chair of the SB
07	Ms. Vũ Kim Phượng		Member of the SB			24/04/2015		24/04/2015: Elected as Member of the SB	Member of the SB
08	Ông Nguyễn Văn Quang		Member of the SB			08/04/2023		08/04/2023: Elected as member of the SB	Member of the SB



No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
13	Ms. Bùi Thị Khánh Vân		Chief Accountant			02/12/2022		02/12/2022: Appointed as Chief Accountant	Chief Accountant
14	Ông Tạ Kiều Hưng		CEO			08/12/2022		08/12/2022: Appointed Deputy CEO 21/04/2023: Appointed Acting CEO 27/06/2023: Appointed CEO	CEO
15	Ms. Phạm Thị Hiền		Deputy CEO			14/11/2022		14/11/2022: Appointed Deputy CEO cum Head of Risk Management Division	Deputy CEO cum Head of Risk Management Division

No.	Name of person / institution	Stock trading account (if any)	Title	Personal ID No. / Business Registration No., Date & Place of Issue	Address	Time started being a related person	Time stopped being a related person	Reason	Relation to NCB
16	Ms. Võ Thị Thùy Dương		Deputy CEO			19/02/2024	nay	19/02/2024: Appointed Deputy CEO cum Head of Human Resource Division	Deputy CEO cum Head of Human Resource Division
17	Ông Nguyễn Viết Hợi		Deputy CEO			22/07/2024	Nay	19/02/2024: Appointed Deputy CEO in charge of the Southern Region	Deputy CEO in charge of the Southern Region
18	National Citizen Bank Asset Management Company LLC. (AMC)					28/12/2006		Subs	Subsidiaries



**APPENDIX 4: TRANSACTION BETWEEN NCB AND RELATED PEOPLE, OR BETWEEN NCB AND MAJOR SHAREHOLDERS, INTERNAL PERSONNEL, RELATED PEOPLE**

**TRANSACTION BETWEEN NCB WITH COMPANIES WHICH BOD MEMBER, SUPERVISORY BOARD MEMBER, CEO, OTHER MEMBER OF BOM WAS / IS A FOUNDING MEMBER, BOD MEMBER, CEO WITHIN THE LAST 3 YEARS (AS OF THE DATE WHICH THIS REPORT WAS DATED)**

STT	NAME OF INSTITUTE	RELATION TO NCB	BRC NUMBER, DATE AND PLACE OF ISSUANCE	ADDRESS	TIME OF TRANSACTION	NUMBER OF RESOLUTION / DECISION	SUBJECT OF TRANSACTION	RE MARKS
1	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	5/1/2024	63/2024/NQ-HDQT	Authorizing AMC NCB to, on NCB behalf, conduct works, procedures, signing contracts, agreements, and related documents regarding the construction of the office building 26 Mai Thị Lữ	
2	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	18/01/2024	251/2024/NQ-HDQT	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the auctions of pledged collaterals.	
3	National Citizen Bank Asset Management	Subsidiary	0304767745 issued by HCMC Department	Floor 7, 444 Hoàng Hoa Thám Str., Tây	29/02/2024	679/2024/NQ-HDQT	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the auction of the	



	Company Limited (AMC)		of Investment and Planning - Business Registration Office on 28/12/2006	Hồ Dist., Hà Nội			collateral assets at B2-3, Đảo Xanh area.	
4	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	05/03/2024	728/2024/NQ-HDQT	Authorizing AMC NCB to, on behalf of NCB, conduct works, sign contracts, agreements, and related documents regarding asset transfers in accordance with the laws and regulation.	
5	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	14/03/2024	793/2024/NQ-HDQT	Authorizing AMC NCB to adjust the total investment of Project NCB office building at 26 Mai Thị Lựu	

6	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	14/03/2024	794/2024/NQ-HDQT	Authorizing AMC NCB to change the construction contractor of Project NCB office building at 26 Mai Thị Lữ	
7	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	14/03/2024	796/2024/NQ-HDQT	Authorizing AMC NCB to settle the debt of Đông Hải Co. Ltd.	
8	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning -	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	18/03/2024	811/2024/NQ-HDQT	Authorizing AMC NCB to the debt Vicoland construction and development JSC.	



			Business Registration Office on 28/12/2006				
9	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	02/04/2024	908/2024/NQ-HĐQT	Authorizing AMC NCB to approve the transfer of NCB's share in Viha Property JSC.
10	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	09/04/2024	960/2024/NQ-HĐQT	Authorizing AMC NCB to continue the auction of collateral real-estate property at 09 Lê Duẩn
11	National Citizen Bank Asset Management	Subsidiary	0304767745 issued by HCMC Department	Floor 7, 444 Hoàng Hoa Thám Str., Tây	03/05/2024	1090/2024/NQ-HĐQT	Authorizing AMC NCB to settle the asset at Floor 34T, Building 34T, Hoàng Đạo

	Company Limited (AMC)		of Investment and Planning - Business Registration Office on 28/12/2006	Hồ Dist., Hà Nội			Thủy Str., Cầu Giấy Dist., Hà Nội	
12	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	15/05/2024	1166/2024/NQ-HĐQT	Authorizing AMC NCB to decide on the entrustment / authorization fee principle for the debt transferred NCB to AMC for handling	
13	Ms. Đỗ Thị Đức Minh	Chair of Supervisory Board			28/05/2024	1224/2024/NQ-HĐQT	Approval of credit extension for Ms. Đỗ Thị Đức Minh – Chair of Supervisory Board	
14	Ms. Võ Thị Thùy Dương	Deputy CEO	0304767745 issued by HCMC Department of Investment and Planning - Business	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	06/06/2024	1291/2024/NQ-HĐQT	Approval of credit extension for Ms. Võ Thị Thùy Dương – Deputy CEO	



15	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	Registration Office on 28/12/2006  0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	12/06/2024	1336/2024/NQ-HĐQT	Authorizing AMC NCB to, on behalf of NCB, manage and operate the assets Floor 34T, Building 34T, Trung Hòa – Nhân Chính Township, Cầu Giấy Dist., Hà Nội	
16	Ông Dương Thế Bằng	Thành viên HĐQT			27/06/2024	1413/2024/NQ-HĐQT	Approval of credit extension for Mr. Dương Thế Bằng – BOD member	
17	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bái W.d., Hoàn Kiếm Dist., Hà Nội	23/07/2024	1593/2024/NQ-HĐQT	Authorizing AMC NCB to supplement further settlement for the asset at Floor 34T, Building 34T, Hoàng Đạo Thụy Str., Cầu Giấy Dist., Hà Nội	
18	National Citizen Bank Asset	Subsidiary	0304767745 issued by	28C - 28D Bà Triệu	30/08/2024	1808/2024/NQ-HĐQT ngày 30/08/2024	Approve the principle contract of debt settlement between	

	Management Company Limited (AMC)		HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Str., Hàng Bài W.d., Hoàn Kiếm Dist., Hà Nội			AMC and NCB (Debt Settlement Council number 1809/2024/HDNT.XL/N/NCB-AMC)	
19	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bài W.d., Hoàn Kiếm Dist., Hà Nội	28/10/2024	2069/2024/NQ-HĐQT	Authorizing AMC NCB to: supplement further settlement for the asset at Floor 34T, Building 34T, Hoàng Đạo Thúy Str., Cầu Giấy Dist., Hà Nội	
20	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration	28C - 28D Bà Triệu Str., Hàng Bài W.d., Hoàn Kiếm Dist., Hà Nội	22/11/2024	2189/2024/NQ-HĐQT	Extend the construction and equipment installation time for Project NCB office building at 26 Mai Thị Lựu	



21	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	Office on 28/12/2006 0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bài Wd., Hoàn Kiếm Dist., Hà Nội	09/12/2024	2260/2024/HĐUQ/NCB-AMC	Authorizing AMC NCB to manage and use the asset at 7 Nguyễn Ý Dĩ and 14 Lê Ngô Cát	
22	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bài Wd., Hoàn Kiếm Dist., Hà Nội	19/12/2024	2304/2024/HĐUQ/NCB-AMC	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the settlement of debt which 30 customers sold to VAMC	
23	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment	28C - 28D Bà Triệu Str., Hàng Bài Wd., Hoàn Kiếm	31/12/2024	2413/2024/HĐUQ/NCB-AMC	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the settlement of debt which 8 customers sold to VAMC	

			and Planning - Business Registration Office on 28/12/2006	Dist., Hà Nội				
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**APPENDIX 4: TRANSACTION BETWEEN NCB AND RELATED PEOPLE, OR BETWEEN NCB AND MAJOR SHAREHOLDERS, INTERNAL PERSONNEL, RELATED PEOPLE  
TRANSACTION BETWEEN NCB WITH COMPANIES WHICH BOD MEMBER, SUPERVISORY BOARD MEMBER, CEO, OTHER MEMBER OF BOM WAS / IS A FOUNDING MEMBER, BOD MEMBER, CEO WITHIN THE LAST 3 YEARS (AS OF THE DATE WHICH THIS REPORT WAS DATED)**

STT	NAME OF INSTITUTION	RELATION TO NCB	BRC NUMBER, DATE AND PLACE OF ISSUANCE	ADDRESS	TIME OF TRANSACTION	NUMBER OF RESOLUTION / DECISION	SUBJECT OF TRANSACTION	RE MARKS
1	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist, Hà Nội	5/1/2024	63/2024/NQ-HDQT	Authorizing AMC NCB to, on NCB behalf, conduct works, procedures, signing contracts, agreements, and related documents regarding the construction of the office building 26 Mai Thi Luru	
2	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist, Hà Nội	18/01/2024	251/2024/NQ-HDQT	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the auctions of pledged collaterals.	
3	National Citizen Bank Asset Management	Subsidiary	0304767745 issued by HCMC Department	Floor 7, 444 Hoàng Hoa Thám Str., Tây	29/02/2024	679/2024/NQ-HDQT	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the auction of the	



	Company Limited (AMC)		of Investment and Planning - Business Registration Office on 28/12/2006	Hồ Dist., Hà Nội			collateral assets at B2-3, Đảo Xanh area.	
4	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	05/03/2024	728/2024/NQ-HĐQT	Authorizing AMC NCB to, on behalf of NCB, conduct works, sign contracts, agreements, and related documents regarding asset transfers in accordance with the laws and regulation.	
5	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	14/03/2024	793/2024/NQ-HĐQT	Authorizing AMC NCB to adjust the total investment of Project NCB office building at 26 Mai Thị Lân	

6	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	14/03/2024	794/2024/NQ-HĐQT	Authorizing AMC NCB to change the construction contractor of Project NCB office building at 26 Mai Thị Lân	
7	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	14/03/2024	796/2024/NQ-HĐQT	Authorizing AMC NCB to settle the debt of Đông Hải Co. Ltd.	
8	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning -	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	18/03/2024	811/2024/NQ-HĐQT	Authorizing AMC NCB to the debt Vicoland construction and development JSC.	



			Business Registration Office on 28/12/2006				
9	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	02/04/2024	908/2024/NQ-HDQT	Authorizing AMC NCB to approve the transfer of NCB's share in Vitha Property JSC.
10	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	09/04/2024	960/2024/NQ-HDQT	Authorizing AMC NCB to continue the auction of collateral real-estate property at 09 Lê Duẩn
11	National Citizen Bank Asset Management	Subsidiary	0304767745 issued by HCMC Department	Floor 7, 444 Hoàng Hoa Thám Str., Tây	03/05/2024	1090/2024/NQ-HDQT	Authorizing AMC NCB to settle the asset at Floor 34T, Building 34T, Hoàng Đạo

	Company Limited (AMC)		of Investment and Planning - Business Registration Office on 28/12/2006	Hồ Dist., Hà Nội			Thủy Str., Cầu Giấy Dist., Hà Nội	
12	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	15/05/2024	1166/2024/NQ-HĐQT	Authorizing AMC NCB to decide on the entrustment / authorization fee principle for the debt transferred NCB to AMC for handling	
13	Ms. Đỗ Thị Đức Minh	Chair of Supervisory Board			28/05/2024	1224/2024/NQ-HĐQT	Approval of credit extension for Ms. Đỗ Thị Đức Minh – Chair of Supervisory Board	
14	Ms. Võ Thị Thủy Dương	Deputy CEO	0304767745 issued by HCMC Department of Investment and Planning - Business	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	06/06/2024	1291/2024/NQ-HĐQT	Approval of credit extension for Ms. Võ Thị Thủy Dương – Deputy CEO	



			Registration Office on 28/12/2006					
15	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Floor 7, 444 Hoàng Hoa Thám Str., Tây Hồ Dist., Hà Nội	12/06/2024	1336/2024/NQ-HDQT	Authorizing AMC NCB to, on behalf of NCB, manage and operate the assets Floor 34T, Building 34T, Trung Hòa – Nhân Chính Township, Cầu Giấy Dist, Hà Nội	
16	Ông Dương Thế Bằng	Thành viên HDQT			27/06/2024	1413/2024/NQ-HDQT	Approval of credit extension for Mr. Dương Thế Bằng – BOD member	
17	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bái W.d., Hoàn Kiếm Dist., Hà Nội	23/07/2024	1593/2024/NQ-HDQT	Authorizing AMC NCB to supplement further settlement for the asset at Floor 34T, Building 34T, Hoàng Đạo Thụy Str., Cầu Giấy Dist., Hà Nội	
18	National Citizen Bank Asset	Subsidiary	0304767745 issued by	28C - 28D Bà Triệu	30/08/2024	1808/2024/NQ-HDQT ngày 30/08/2024	Approve the principle contract of debt settlement between	

	Management Company Limited (AMC)		HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	Str., Hàng Bài W.d., Hoàn Kiếm Dist., Hà Nội			AMC and NCB (Debt Settlement Council number 1809/2024/HDNT.XLN/NCB-AMC)	
19	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bài W.d., Hoàn Kiếm Dist., Hà Nội	28/10/2024	2069/2024/NQ-HDQT	Authorizing AMC NCB to: supplement further settlement for the asset at Floor 34T, Building 34T, Hoàng Đạo Thúy Str., Cầu Giấy Dist., Hà Nội	
20	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration	28C - 28D Bà Triệu Str., Hàng Bài W.d., Hoàn Kiếm Dist., Hà Nội	22/11/2024	2189/2024/NQ-HDQT	Extend the construction and equipment installation time for Project NCB office building at 26 Mai Thị Lưu	



			Office on 28/12/2006				
21	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bái Wd., Hoàn Kiếm Dist., Hà Nội	09/12/2024	2260/2024/HĐUQ/NCB- AMC	Authorizing AMC NCB to manage and use the asset at 7 Nguyễn Ý Dĩ and 14 Lê Ngô Cát
22	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment and Planning - Business Registration Office on 28/12/2006	28C - 28D Bà Triệu Str., Hàng Bái Wd., Hoàn Kiếm Dist., Hà Nội	19/12/2024	2304/2024/HĐUQ/NCB- AMC	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the settlement of debt which 30 customers sold to VAMC
23	National Citizen Bank Asset Management Company Limited (AMC)	Subsidiary	0304767745 issued by HCMC Department of Investment	28C - 28D Bà Triệu Str., Hàng Bái Wd., Hoàn Kiếm	31/12/2024	2413/2024/HĐUQ/NCB- AMC	Authorizing AMC NCB to, on behalf of NCB, conduct works related to the settlement of debt which 8 customers sold to VAMC

			and Planning - Business Registration Office on 28/12/2006	Dist., Hà Nội					
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# APPENDIX 5: LIST OF INTERNAL PERSONNEL AND RELATED PEOPLE

As of 31 December 2024

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
<b>1</b>	<b>Bùi Thị Thanh Hương</b>		<b>Chairwoman of the BOD / Legal representative</b>			<b>56,329.164</b>	<b>4,78%</b>	
1.1	Bùi Đức Đào					0	0%	Father
1.2	Trần Thị Hợp					0	0%	Mother
1.3	Phạm Văn Minh					0	0%	Father-in-law
1.4	Đỗ Thị Ngoan					0	0%	Mother-in-law
1.5	Phạm Quang Đạo					0	0%	Spouse
1.6	Phạm Quang Đăng					0	0%	Child
1.7	Phạm Quang Huy					0	0%	Child
1.8	Bùi Thị Thanh Hà					0	0%	Sibling
1.9	Bùi Ngọc Mạnh					0	0%	Brother-in-law
1.10	Bùi Thị Song Sơn					0	0%	Sibling
1.11	Bùi Tiến Sỹ					0	0%	Brother-in-law
1.12	Bùi Thị Huyền					0	0%	Sibling
1.13	Chu Thanh Hiếu					0	0%	Brother-in-law

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
1.14	Bùi Thị Bích Ngân					0	0%	Sibling
1.15	Nguyễn Nam Thùy					0	0%	Brother-in-law
1.16	Ngô Thị Nga					0	0%	Stepmother
1.17	Bùi Bảo Ngọc					0	0%	Sibling
1.18	Bùi Thị Phương Thảo					0	0%	Sibling
1.19	Bùi Đức Độ					0	0%	Sibling
2	<b>Hoàng Thu Trang</b>		<b>BOD member</b>			<b>0</b>	<b>0%</b>	
2.1	Hoàng Ngọc Tông					0	0%	Father
2.2	Trần Thị Hiền					0	0%	Mother
2.3	Nguyễn Văn Đăng					0	0%	Father-in-law
2.4	Vũ Thị Phần					0	0%	Mother-in-law
2.5	Nguyễn Văn Dạm					0	0%	Spouse
2.6	Nguyễn Hoàng Minh Khôi					0	0%	Child
2.7	Nguyễn Hoàng Minh Phú					0	0%	Child
2.8	Hoàng Long Hải					0	0%	Sibling
2.9	Nguyễn Thanh Thủy					0	0%	Sister-in-law



No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
3	Dương Thế Bằng		BOD member			58.500.000	4,966%	
3.1	Trình Thanh Huyền					0	0%	Spouse
3.2	Dương Việt Tráng					0	0%	Father
3.3	Nguyễn Thị Mai Hạnh					0	0%	Mother
3.4	Dương Thế An					0	0%	Child
3.5	Dương Thế Khang					0	0%	Child
3.6	Trình Vũ Nhuận					0	0%	Father-in-law
3.7	Trần Thị Việt					0	0%	Mother-in-law
3.8	Dương Thị Liên					0	0%	Sibling
3.9	Nguyễn Văn Ty					0	0%	Brother-in-law
4	Nguyễn Thị Hải Hòa		BOD member			0	0%	
4.1	Nguyễn Thị Chung					0	0%	Mother
4.2	Nguyễn Đức Bắc					0	0%	Father
4.3	Nguyễn Thanh Thủy					0	0%	Sibling
4.4	Nguyễn Thị Hào Hoa					0	0%	Sibling

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
4.5	Dinh Thi Kim					0	0%	Mother-in-law
4.6	Phạm Hùng Sơn					0	0%	Father-in-law
4.7	Phạm Sơn Tùng					0	0%	Spouse
4.8	Phạm Nguyễn Bảo Linh					0	0%	Child
4.9	Phạm Nguyễn Bảo Trang					0	0%	Child
4.10	Trần Long					0	0%	Brother-in-law
4.11	Dương Khánh Tùng					0	0%	Brother-in-law
5	Trịnh Thanh Mai		Independent BOD member			0	0%	
5	Trịnh Thanh Mai		Independent BOD member			0	0%	
5	Trịnh Thanh Mai		Independent BOD member			0	0%	
5.1	Trịnh Duy Thông					0	0%	Father
5.2	Nguyễn Thị Nhung					0	0%	Mother
5.3	Barry Charles Levrier					0	0%	Father-in-law
5.4	Carmel Christina Levrier					0	0%	Mother-in-law
5.5	Paul Charles Levrier					0	0%	Spouse
5.6	Levrier Kaden Quang Minh					0	0%	Child



No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
5.7	Lavrier Aaron Lâm					0	0%	Child
5.8	Trịnh Hồng Quân					0	0%	Sibling
5.9	Lê Thị Ngọc Thảo					0	0%	Sister-in-law
5.10	Công ty cổ phần Livesp Toàn cầu					0	0%	Independent BOD member
6	<b>Đỗ Thị Đức Minh</b>		<b>Chair of Supervisory Board</b>			<b>0</b>	<b>0%</b>	
6.1	Đỗ Văn Đạo					0	0%	Father
6.2	Nguyễn Thị Quỳnh Lan					0	0%	Mother
6.3	Đỗ Việt Hùng					0	0%	Father-in-law
6.4	Dương Thị Huệ					0	0%	Mother-in-law
6.5	Đỗ Việt Thắng					0	0%	Spouse
6.6	Đỗ Minh Khôi					0	0%	Child
6.7	Đỗ Khôi Nguyên					0	0%	Child
6.8	Đỗ Thị Lan Anh					0	0%	Sibling
6.9	Dương Đức Quang					0	0%	Brother-in-law
6.10	Đỗ Bích Ngọc					0	0%	Sibling
6.11	Đặng Văn Tuấn					0	0%	Brother-in-law
7	<b>Vũ Kim Phượng</b>		<b>Supervisory Board Member</b>			<b>0</b>	<b>0%</b>	
7.1	Vũ Bá Ninh					0	0%	Father

No.	Full name	Stock trading account (if any)_	Tide at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
7.2	Tạ Thị Kim Liên					0	0%	Mother
7.3	Vũ Minh Tuấn					0	0%	Sibling
7.4	Hoàng Hùng					0	0%	Spouse
7.5	Hoàng Anh Phương					0	0%	Child
7.6	Hoàng Đức					0	0%	Father-in-law
7.7	Dỗ Thị Nghiêñ					0	0%	Mother-in-law
7.8	Nguyễn Lan Phương					0	0%	Sister-in-law
8	Nguyễn Văn Quang		Supervisory Board Member			0	0%	
8.1	Nguyễn Văn Cảnh					0	0%	Father
8.2	Ông Thị Quế					0	0%	Mother
8.3	Nguyễn Thị Hiền					0	0%	Sibling
8.4	Đào Minh Hiếu					0	0%	Brother-in-law
9	Tạ Kiều Hưng		CEO / Authorised Speaker			0	0%	
9.1	Nguyễn Ngọc Anh					0	0%	Spouse
9.2	Tạ Khắc Quý					0	0%	Father
9.3	Nguyễn Thị Thanh					0	0%	Mother
9.4	Nguyễn Ngọc Lân					0	0%	Father-in-law



No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
9.5	Nguyễn Thị Bích Ngọc					0	0%	Mother-in-law
9.6	Tạ Kiều Ngọc Minh					0	0%	Child
9.7	Tạ Kiều Ngọc An					0	0%	Child
9.8	Cao Cự Trí					0	0%	Brother-in-law
9.9	Phan Đăng Hùng					0	0%	Brother-in-law
9.10	Tạ Thị Thanh Liên					0	0%	Sibling
9.11	Tạ Kiều Anh					0	0%	Sibling
9.12	Tạ Ngọc Vinh					0	0%	Child
10	<b>Phạm Thị Hiền</b>		<b>Deputy CEO</b>			<b>0</b>	<b>0%</b>	<b>0</b>
10.1	Phạm Văn Hiền					0	0%	Father
10.2	Phạm Thị Hoa					0	0%	Mother
10.3	Nguyễn Mai Lan					0	0%	Child
10.4	Nguyễn Hồng Minh					0	0%	Child
10.5	Phạm Thu Cúc					0	0%	Sibling
10.6	Nguyễn Văn Sỹ					0	0%	Brother-in-law
11	<b>Bùi Thị Khánh Vân</b>		<b>Chief Accountant</b>			<b>0</b>	<b>0%</b>	

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
11.1	Nguyễn Thị Thủy					0	0%	Mother
11.2	Trần Xuân Trường					0	0%	Spouse
11.3	Trần Đăng Vương					0	0%	Father-in-law
11.4	Nguyễn Thị Băng					0	0%	Mother-in-law
11.5	Bùi Mạnh Hà					0	0%	Sibling
11.6	Nguyễn Thị Uyên					0	0%	Sister-in-law
11.7	Bùi Thị Giang					0	0%	Sibling
11.8	Nguyễn Văn Tư					0	0%	Brother-in-law
11.9	Bùi Từ Linh					0	0%	Sibling
11.10	Nguyễn Văn Thiện					0	0%	Brother-in-law
12	Công ty TNHH quản lý và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary
13	<b>Võ Thị Thủy Dương</b>		<b>Deputy CEO</b>			<b>0</b>	<b>0%</b>	
13.1	Nguyễn Thị Kim Nguyệt					0	0%	Mother
13.2	Đỗ Văn Hiếu					0	0%	Father-in-law
13.3	Đoàn Thị Nguyệt					0	0%	Mother-in-law



No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
13.4	Đỗ Văn Hiệp					0	0%	Chồng
13.5	Đỗ Châu Giang					0	0%	Con ruột
13.6	Đỗ Minh Đăng					0	0%	Con ruột
13.7	Võ Quang Sơn					0	0%	Em ruột
13.8	Trần Thị Tuyết Lan					0	0%	Em dâu
14	<b>Nguyễn Viết Hời</b>		<b>Deputy CEO</b>			<b>0</b>	<b>0%</b>	<b>0</b>
14.1	Nguyễn Viết Hồng					0	0%	Father
14.2	Nguyễn Thị Hồng					0	0%	Mother
14.3	Nguyễn Thùy Giang					0	0%	Vợ
14.4	Nguyễn Thùy Vân Khánh					0	0%	Con
14.5	Nguyễn Viết Quang					0	0%	Con
14.6	Đinh Thị Thu Hòe					0	0%	Mẹ Vợ
14.7	Nguyễn Đào					0	0%	Chưa vợ
14.8	Nguyễn Anh Hào					0	0%	Anh vợ
14.9	Nguyễn Hà Long					0	0%	Em vợ
14.10	Nguyễn Thị Huyền					0	0%	Em gái
14.11	Nguyễn Thị Thu Hoài					0	0%	Em gái
14.12	Nguyễn Trung					0	0%	Em Rể

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
	Hiếu							
14.13	Hà Văn Dương					0	0%	Em Rê

**Note:** Share ownership information is compiled in accordance with List of Shareholders concluded on 31/12/2024 and forwarded to NCB by Vietnam Securities Depository and Clearing Corporation



## APPENDIX 5: LIST OF INTERNAL PERSONNEL AND RELATED PEOPLE

As of 31 December 2024

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
<b>1</b>	<b>Bùi Thị Thanh Hương</b>		<b>Chairwoman of the BOD / Legal representative</b>			<b>56.329.164</b>	<b>4,78%</b>	
1.1	Bùi Đức Đào					0	0%	Father
1.2	Trần Thị Hợp					0	0%	Mother
1.3	Phạm Văn Minh					0	0%	Father-in-law
1.4	Đỗ Thị Ngoan					0	0%	Mother-in-law
1.5	Phạm Quang Đào					0	0%	Spouse
1.6	Phạm Quang Đăng					0	0%	Child
1.7	Phạm Quang Huy					0	0%	Child
1.8	Bùi Thị Thanh Hà					0	0%	Sibling
1.9	Bùi Ngọc Mạnh					0	0%	Brother-in-law
1.10	Bùi Thị Song Sơn					0	0%	Sibling
1.11	Bùi Tiến Sỹ					0	0%	Brother-in-law
1.12	Bùi Thị Huyền					0	0%	Sibling
1.13	Chu Thanh Hiếu					0	0%	Brother-in-law

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
1.14	Bùi Thị Bích Ngân					0	0%	Sibling
1.15	Nguyễn Nam Thủy					0	0%	Brother-in-law
1.16	Ngô Thị Nga					0	0%	Stepmother
1.17	Bùi Bảo Ngọc					0	0%	Sibling
1.18	Bùi Thị Phương Thảo					0	0%	Sibling
1.19	Bùi Đức Độ					0	0%	Sibling
2	<b>Hoàng Thu Trang</b>		<b>BOD member</b>			<b>0</b>	<b>0%</b>	
2.1	Hoàng Ngọc Tông					0	0%	Father
2.2	Trần Thị Hiền					0	0%	Mother
2.3	Nguyễn Văn Đăng					0	0%	Father-in-law
2.4	Vũ Thị Phần					0	0%	Mother-in-law
2.5	Nguyễn Văn Đạm					0	0%	Spouse
2.6	Nguyễn Hoàng Minh Khôi					0	0%	Child
2.7	Nguyễn Hoàng Minh Phú					0	0%	Child
2.8	Hoàng Long Hải					0	0%	Sibling
2.9	Nghiêm Thanh Thủy					0	0%	Sister-in-law



No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
3	Dương Thế Bằng		BOD member			58.500.000	4,966%	
3.1	Trình Thanh Huyền					0	0%	Spouse
3.2	Dương Việt Tráng					0	0%	Father
3.3	Nguyễn Thị Mai Hạnh					0	0%	Mother
3.4	Dương Thế An					0	0%	Child
3.5	Dương Thế Khang					0	0%	Child
3.6	Trình Vũ Nhuận					0	0%	Father-in-law
3.7	Trần Thị Việt					0	0%	Mother-in-law
3.8	Dương Thị Liên					0	0%	Sibling
3.9	Nguyễn Văn Ty					0	0%	Brother-in-law
4	Nguyễn Thị Hải Hòa		BOD member			0	0%	
4.1	Nguyễn Thị Chung					0	0%	Mother
4.2	Nguyễn Đức Bắc					0	0%	Father
4.3	Nguyễn Thanh Thủy					0	0%	Sibling
4.4	Nguyễn Thị Hào Hoa					0	0%	Sibling

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
4.5	Dinh Thi Kim					0	0%	Mother-in-law
4.6	Phạm Hùng Sơn					0	0%	Father-in-law
4.7	Phạm Sơn Tùng					0	0%	Spouse
4.8	Phạm Nguyễn Bảo Linh					0	0%	Child
4.9	Phạm Nguyễn Bảo Trang					0	0%	Child
4.10	Trần Long					0	0%	Brother-in-law
4.11	Dương Khánh Tùng					0	0%	Brother-in-law
5	Trịnh Thanh Mai		Independent BOD member			0	0%	
5	Trịnh Thanh Mai		Independent BOD member			0	0%	
5.1	Trịnh Duy Thông					0	0%	Father
5.2	Nguyễn Thị Nhung					0	0%	Mother
5.3	Barry Charles Levrier					0	0%	Father-in-law
5.4	Carmel Christina Levrier					0	0%	Mother-in-law
5.5	Paul Charles Levrier					0	0%	Spouse
5.6	Levrier Kaden Quang Minh					0	0%	Child



No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
5.7	Levrier Aaron Lâm					0	0%	Child
5.8	Trình Hồng Quân					0	0%	Sibling
5.9	Lê Thị Ngọc Thảo					0	0%	Sister-in-law
5.10	Công ty cổ phần Livesp Toàn cầu					0	0%	Independent BOD member
6	<b>Đỗ Thị Đức Minh</b>		<b>Chair of Supervisory Board</b>			<b>0</b>	<b>0%</b>	
6,1	Đỗ Văn Đạo					0	0%	Father
6,2	Nguyễn Thị Quỳnh Lan					0	0%	Mother
6,3	Đỗ Viết Hùng					0	0%	Father-in-law
6,4	Dương Thị Huệ					0	0%	Mother-in-law
6,5	Đỗ Việt Thắng					0	0%	Spouse
6,6	Đỗ Minh Khôi					0	0%	Child
6,7	Đỗ Khôi Nguyên					0	0%	Child
6,8	Đỗ Thị Lan Anh					0	0%	Sibling
6,9	Dương Đức Quang					0	0%	Brother-in-law
6,10	Đỗ Bích Ngọc					0	0%	Sibling
6,11	Đặng Văn Tuấn					0	0%	Brother-in-law
7	<b>Vũ Kim Phương</b>		<b>Supervisory Board Member</b>			<b>0</b>	<b>0%</b>	
7.1	Vũ Bá Ninh					0	0%	Father

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
7.2	Tạ Thị Kim Liên					0	0%	Mother
7.3	Vũ Minh Tuấn					0	0%	Sibling
7.4	Hoàng Hùng					0	0%	Spouse
7.5	Hoàng Anh Phương					0	0%	Child
7.6	Hoàng Đức					0	0%	Father-in-law
7.7	Đỗ Thị Nghiến					0	0%	Mother-in-law
7.8	Nguyễn Lan Phương					0	0%	Sister-in-law
8	Nguyễn Văn Quang		Supervisory Board Member			0	0%	
8.1	Nguyễn Văn Cảnh					0	0%	Father
8.2	Ông Thị Quế					0	0%	Mother
8.3	Nguyễn Thị Hiền					0	0%	Sibling
8.4	Đào Minh Hiếu					0	0%	Brother-in-law
9	Tạ Kiều Hưng		CEO / Authorised Speaker			0	0%	
9.1	Nguyễn Ngọc Anh					0	0%	Spouse
9.2	Tạ Khắc Quỳ					0	0%	Father
9.3	Nguyễn Thị Thanh					0	0%	Mother
9.4	Nguyễn Ngọc Lân					0	0%	Father-in-law



No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
9.5	Nguyễn Thị Bích Ngọc					0	0%	Mother-in-law
9.6	Tà Kiều Ngọc Minh					0	0%	Child
9.7	Tà Kiều Ngọc An					0	0%	Child
9.8	Cao Cư Trí					0	0%	Brother-in-law
9.9	Phan Đăng Hùng					0	0%	Brother-in-law
9.10	Tà Thị Thanh Liên					0	0%	Sibling
9.11	Tà Kiều Anh					0	0%	Sibling
9.12	Tà Ngọc Vinh					0	0%	Child
10	Phạm Thị Hiền		Deputy CEO			0	0%	0
10.1	Phạm Văn Hiền					0	0%	Father
10.2	Phạm Thị Hoa					0	0%	Mother
10.3	Nguyễn Mai Lan					0	0%	Child
10.4	Nguyễn Hồng Minh					0	0%	Child
10.5	Phạm Thu Cúc					0	0%	Sibling
10.6	Nguyễn Văn Sỹ					0	0%	Brother-in-law
11	Bùi Thị Khánh Vân		Chief Accountant			0	0%	

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
11.1	Nguyễn Thị Thủy					0	0%	Mother
11.2	Trần Xuân Trường					0	0%	Spouse
11.3	Trần Đăng Vương					0	0%	Father-in-law
11.4	Nguyễn Thị Băng					0	0%	Mother-in-law
11.5	Bùi Mạnh Hà					0	0%	Sibling
11.6	Nguyễn Thị Uyên					0	0%	Sister-in-law
11.7	Bùi Thị Giang					0	0%	Sibling
11.8	Nguyễn Văn Tư					0	0%	Brother-in-law
11.9	Bùi Từ Linh					0	0%	Sibling
11.10	Nguyễn Văn Thiện					0	0%	Brother-in-law
12	Công ty TNHH quản lý và khai thác tài sản Ngân hàng Quốc Dân					0	0%	Subsidiary
13	Võ Thị Thủy Dương		Deputy CEO			0	0%	
13.1	Nguyễn Thị Kim Nguyệt					0	0%	Mother
13.2	Đỗ Văn Hiếu					0	0%	Father-in-law
13.3	Đoàn Thị Nguyệt					0	0%	Mother-in-law



No.	Full name	Stock trading account (if any)	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
13.4	Đỗ Văn Hiệp					0	0%	Chồng
13.5	Đỗ Châu Giang					0	0%	Con ruột
13.6	Đỗ Minh Đăng					0	0%	Con ruột
13.7	Võ Quang Sơn					0	0%	Em ruột
13.8	Trần Thị Tuyết Lan					0	0%	Em dâu
14	Nguyễn Viết Hối		Deputy CEO			0	0%	0
14.1	Nguyễn Viết Hồng					0	0%	Father
14.2	Nguyễn Thị Hồng					0	0%	Mother
14.3	Nguyễn Thủy Giang					0	0%	Vợ
14.4	Nguyễn Thủy Vân Khánh					0	0%	Con
14.5	Nguyễn Viết Quang					0	0%	Con
14.6	Đinh Thị Thu Hòe					0	0%	Mẹ Vợ
14.7	Nguyễn Đào					0	0%	Cha vợ
14.8	Nguyễn Anh Hào					0	0%	Anh vợ
14.9	Nguyễn Hà Long					0	0%	Em vợ
14.10	Nguyễn Thị Huyền					0	0%	Em gái
14.11	Nguyễn Thị Thu Hoài					0	0%	Em gái
14.12	Nguyễn Trung					0	0%	Em Rể

No.	Full name	Stock trading account (if any)_	Title at NCB (if any)	ID number / BRCN	Address	Number of shares owned by end-of-term	Ownership Percentage by end-of-term	Note (Relationship with internal personnel)
	Hiếu							
14.13	Hà Văn Dương					0	0%	Em Rê

**Note:** Share ownership information is compiled in accordance with List of Shareholders concluded on 31/12/2024 and forwarded to NCB by Vietnam Securities Depository and Clearing Corporation