

REPORT ON CORPORATE GOVERNANCE IN 2024

Respectfully submitted to:

- **State Securities Commission of Vietnam**
- **Hanoi Stock Exchange**

Company Name: VIETNAM ASIA COMMERCIAL JOINT STOCK BANK

- Head Office Address: 4th - 5th Floor, Samsora Building, 105 Chu Van An, Yet Kieu Ward, Ha Dong District, Hanoi City.

- Phone Number: 02439.333.636

Fax: 02439.336.426

- Charter Capital: VND 5,399,600,430,000 (In words: Five trillion, three hundred ninety-nine billion, six hundred million, four hundred and thirty thousand Vietnamese dong).

- Stock Code: VAB

- Corporate Governance Model: General Meeting of Shareholders, Board of Directors, Supervisory Board, and General Director.

- Internal Audit Function Implementation: Completed.

I. Activities of the General Meeting of Shareholders

The Annual General Meeting of Shareholders (AGM) for 2024 of Viet A Commercial Joint Stock Bank ("VAB") was held on April 26th, 2024, in Hanoi. The meeting approved the reports of the Board of Directors, the Supervisory Board, and 14 proposals within its authority and issued the following resolution:

No.	Resolution No.	Date	Content
01	02/2024/NQ-ĐHĐCĐ	26/4/2024	Resolution of the Annual General Meeting of Shareholders 2024 of Vietnam Asia Commercial Joint Stock Bank.

VAB did not collect written opinions from shareholders in 2024.

II. Board of Directors

1. Information on Members of the Board of Directors

The Board of Directors (BOD) for the 2023–2028 term at VAB includes:

No.	Member	Position	Start Date/Reappointment	
			Appointment Date	Resignation Date
1	Mr. Phuong Thanh Long	Chairman	Reappointed from	-

			28/4/2023	
2	Mr. Phan Van Toi	Vice Chairman	Reappointed from 28/4/2023	-
3	Mr. Tran Tien Dung	Member of the BOD	Reappointed from 28/4/2023	-
4	Mr. Nguyen Hong Hai	Member of the BOD	Reappointed from 28/4/2023	-
5	Mr. Le Hong Phuong	Independent Member	Reappointed from 28/4/2023	-

2. Meetings of the Board of Directors

In 2024, the Board of Directors (BOD) of VAB held four (04) regular quarterly meetings and eleven (11) monthly briefings to approve and direct matters under its authority related to the Bank's operations.

No.	Member	Number of Meetings Attended	Attendance Rate	Reason for Absence
1	Mr. Phuong Thanh Long	15/15	100%	-
2	Mr. Phan Van Toi	15/15	100%	-
3	Mr. Tran Tien Dung	15/15	100%	-
4	Mr. Nguyen Hong Hai	15/15	100%	-
5	Mr. Le Hong Phuong	15/15	100%	-

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

- The BOD supervised the activities of the Board of Management (BOM) through monthly briefings, quarterly meetings, and provided evaluations and close directives regarding the Bank's operations.
- Based on practical banking operations, the BOD regularly issued directives or convened meetings with the BOM to provide guidance on business activities.
- Through its Committees and Councils, the BOD supervised and directed the BOM on key activities such as business strategies, human resource development, credit development orientation, and debt management.

4. Activities of Committees and Councils under the Board of Directors

VAB maintained the operation of its Committees and Councils according to their specialized functions to manage and monitor the Bank's activities safely.

The BOD's Committees met on a regular basis in accordance with their regulations to enhance the Bank's governance and oversight functions.

5. Resolutions/Decisions by the Board of Directors

In 2024, the BOD reviewed and approved proposals submitted by the General Director/Committees/Councils under its authority, issuing various documents on multiple matters. Notable documents include:

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
1.	04/2024/NQ-HĐQT	05/01/2024	Approval of credit card limit transactions for internal customers of VAB	100%
2.	10/2024/NQ-HĐQT	05/01/2024	Q4 2023 BOD Meeting	100%
3.	13/2024/QĐ-HĐQT	19/01/2024	Issue of the Regulation on Issuance of Valuable Papers at VAB	100%
4.	34/2024/NQ-HĐQT	07/02/2024	Approval of transactions, contracts, and appendices for insurance agreements (2024–2025) between VAB and Hung Vuong Insurance Corporation (BHV)	100%
5.	41/2024/NQ-HĐQT	29/02/2024	Approval of staffing principles and human resources cost plan for 2024	100%
6.	42/2024/NQ-HĐQT	04/3/2024	Approval of costs for International Women's Day gifts on March 8 th	100%
7.	44/2024/NQ-HĐQT	05/3/2024	Approval of the record date for the Annual General Meeting of Shareholders 2024	100%
8.	47/2024/QĐ-HĐQT	08/3/2024	Issuance of Regulations on Debt Resolution Approval at VAB	100%
9.	49/2024/QĐ-HĐQT	08/3/2024	Issuance of Regulations on Interest and Fee Waiver Approval at VAB	100%
10.	59/2024/NQ-HĐQT	22/3/2024	Amendments and supplements to Resolution No. 268/2023/NQ-HĐQT dated 23/12/2023 on the approval of the private bond issuance plan	100%
11.	62/2024/NQ-HĐQT	28/3/2024	Approval of bond trading registration on the private bond trading system at the Stock Exchange	100%
12.	70/2024/NQ-HĐQT	02/4/2024	Approval of the location and time for the Annual General Meeting of Shareholders 2024	100%
13.	91/2024/NQ-HĐQT	11/4/2024	Approval of VAB's Annual Report for 2023	100%
14.	92/2024/NQ-HĐQT	15/4/2024	Replacement of Resolution No. 59/2024/NQ-HĐQT dated 22/03/2024 regarding "Amendments and supplements to Resolution No. 268/2023/NQ-HĐQT dated 23/12/2023 on the private bond issuance plan approval	100%
15.	92A/2024/NQ-HĐQT	16/4/2024	Q1 2024 BOD Meeting	100%
16.	98/2024/NQ-HĐQT	27/4/2024	Approval of investment in solutions for safety and security in online payments and card payments using biometric recognition	100%
17.	100/2024/QĐ-HĐQT	27/4/2024	Issuance of Regulations on Managing and Using Digital Certificates, Electronic Signatures, and Electronic Documents at VAB	100%

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
18.	105/2024/QĐ-HĐQT	10/05/2024	Issuance of Internal Governance Regulations of VAB	100%
19.	106/2024/QĐ-HĐQT	10/05/2024	Issuance of Regulations on Organization and Operations of the BOD of VAB	100%
20.	112/2024/QĐ-HĐQT	17/5/2024	Issuance of Regulations on Representatives of Capital in Organizations Invested by VAB	100%
21.	113/2024/NQ-HĐQT	21/5/2024	Approval of costs for gifts for children on International Children's Day (1/6) and rewards for excellent students of the 2023-2024 school year	100%
22.	122/2024/NQ-HĐQT	31/5/2024	Approval of plans to organize company retreats in 2024	100%
23.	126/2024/NQ-HĐQT	13/6/2024	Approval of credit card limit transactions for internal customers of VAB	100%
24.	143/2024/QĐ-HĐQT	01/7/2024	Amendment and supplementation of certain articles and clauses of the Lending Regulation for customers at VAB issued under Decision No. 181/2023/QĐ-HĐQT dated 30/08/2023 by the Board of Directors.	100%
25.	145/2024/QĐ-HĐQT	1/7/2024	Amendment and supplementation of certain articles and clauses of the Risk Appetite Regulation at VAB issued under Decision No. 185/2023/QĐ-HĐQT dated 31/08/2023 by the Board of Directors.	100%
26.	150/2024/NQ-HĐQT	3/7/2024	Approval of employee welfare payments on the occasion of VAB's 21st anniversary.	100%
27.	158/2024/NQ-HĐQT	13/7/2024	Regular Board of Directors meeting for Q2 2024.	100%
28.	164/2024/QĐ-HĐQT	27/7/2024	Issuance of the VAB's Rewards and Commendations Regulation.	100%
29.	183/2024/NQ-HĐQT	09/9/2024	Approval of the VAB Collective Labor Agreement.	100%
30.	199/2024/QĐ-HĐQT	7/10/2024	Official recruitment and appointment of Mr. Bùi Xuân Dũng as Deputy CEO.	100%
31.	220/2024/NQ-HĐQT	19/10/2024	Regular Board of Directors meeting for Q3 2024.	100%
32.	232/2024/NQ-HĐQT	1/11/2024	Approval of the private bond issuance plan by VAB.	100%
33.	246/2024/QĐ-HĐQT	6/11/2024	Issuance of VAB's Regulation on Appointment and Dismissal of Personnel.	100%
34.	248/2024/QĐ-HĐQT	6/11/2024	Issuance of VAB's Internal Labor Rules.	100%

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
35.	249/2024/NQ-HĐQT	8/11/2024	Approval of the credit card limit allocation transactions for internal customers.	100%
36.	254/2024/NQ-HĐQT	18/11/2024	Approval of the plan for early redemption of private bonds - code VAB12301.	100%
37.	256/2024/QĐ-HĐQT	23/11/2024	Issuance of VAB's Credit Approval Regulation.	100%
38.	266/2024/NQ-HĐQT	4/12/2024	Approval of the issuance plan for VAB's Certificate of Deposit 2024 - Phase 2.	100%
39.	271/2024/NQ-HĐQT	12/12/2024	Approval of the proposal to organize the 2024 business summary ceremony and 2025 business plan implementation.	100%
40.	274/2024/QĐ-HĐQT	13/12/2024	Amendment to the Interbank Transaction Limit Framework Regulation issued under Decision No. 161/2022/QĐ-HĐQT dated 30/11/2023.	100%
41.	275/2024/NQ-HĐQT	13/12/2024	Approval of the expenses for the 2024 year-end summary ceremony and lucky money gifts for employees for Lunar New Year.	100%
42.	287/2024/NQ-HĐQT	19/12/2024	Notification to shareholders for the right to nominate and elect additional Board of Directors members for the 2023-2028 term.	100%
43.	291/2024/NQ-HĐQT	20/12/2024	Approval of the contract signing for accident and health insurance with Hùng Vương Insurance Corporation (BHV).	100%

III. Supervisory Board

1. Information about the members of the Supervisory Board

Members of the Supervisory Board for the 2023-2028 term

At the 2024 Annual General Meeting of Shareholders (AGM) of VAB on April 26th, 2024, the dismissal of one Supervisory Board member and the election of one replacement member were approved under Resolution No. 02/2024/NQ-ĐHĐCĐ dated April 26th, 2024.

Accordingly, the Supervisory Board of VAB for the 2023-2028 term includes:

No.	Member	Position	Start/End Date of Membership	Educational Background
1	Mrs. Nguyen Kim Phuong	Head of the Supervisory Board	Re-elected as Head of the Supervisory Board from April 28, 2023	Bachelor of Economics
2	Mr. Hoang Vu Tung	Member	No longer a member of the Supervisory Board from April 26, 2024	Bachelor of Banking

No.	Member	Position	Start/End Date of Membership	Educational Background
3	Mr. Nguyen Van Thanh	No - Specialist Member	Elected as a member of the Supervisory Board from April 28, 2023	Bachelor of Economics
4	Mr. Tran Ngoc Hai	Member	Elected as a member of the Supervisory Board from April 26, 2024	Master of Economics

2. Meetings of the Supervisory Board

No.	Member	Number of Meetings Attended	Attendance Rate	Voting Rate	Reason for Non-attendance
01	Mrs. Nguyen Kim Phuong	04/04	100%	100	
02	Mr. Hoang Vu Tung	0	0	0	- Due to unexpected work, with prior notice; - No longer a member of the Supervisory Board from April 26, 2024
03	Mr. Nguyen Van Thanh	04/04	100%	100	
04	Mr. Tran Ngoc Hai	03/03	100%	100	Attended meetings after being elected as a Supervisory Board member from April 26, 2024

3. Supervisory Board's monitoring activities over the Board of Directors, Board of Management, and Shareholders

- The Supervisory Board regularly and periodically monitors the BOD's activities as well as the BOM's business operations. It reads and evaluates quarterly financial reports as well as reports from the BOD. The Supervisory Board attends BOD and BOM meetings and provides comments, recommendations, and proposals, as well as updates on the Bank's operational monitoring.
- Supervising compliance with laws, regulations of the State Bank of Vietnam, and the Bank's Charter in the management and operation of the Bank's activities.
- Continuously monitoring the activities of the BOM.
- Tracking and updating the status of share transfers on the Upcom trading platform quarterly through the Vietnam Securities Depository and Clearing Corporation (VSDC). The Supervisory Board also oversees and assists shareholders with

shareholder information updates, reissuance of Share Ownership Certificates, and other shareholder- and share-related matters.

4. Coordination between the Supervisory Board and the activities of the Board of Directors, Board of Management, and other managers

- The Supervisory Board provides input on various internal regulations of VAB, such as lending policies, risk appetite framework, appointment and dismissal procedures, credit approval procedures, recruitment policies, and more.
- It organizes inspections, reviews, and evaluations of issues identified through internal audit reports and quarterly periodic reports from business units. The findings and recommendations are reported to the BOD and the BOM.

IV. Board of Management

No.	Member	Date of Birth	Educational Background	Appointment/Dismissal Date
1	Mr. Nguyen Van Trong	01/01/1970	Master's Degree	Appointed: 01/5/2020
2	Mr. Pham Linh	27/10/1974	Doctorate	Appointed: 05/6/2014
3	Mr. Tran Tien Dung	19/08/1962	Bachelor's Degree	Appointed: 26/6/2018
4	Mr. Cu Anh Tuan	15/11/1972	Master's Degree	Appointed: 01/8/2020 Dismissed: 20/3/2024
5	Mr. Bui Xuan Dung	15/10/1976	Master's Degree	Appointed: 07/10/2024

V. Chief Accountant.

Name	Date of Birth	Educational Background	Appointment/Dismissal Date
Mr. Nguyen Thanh Cong	21/01/1983	Master's Degree	07/9/2021

VI. Corporate Governance Training

Training courses on corporate governance attended by members of the BOD, the Supervisory Board, General Director, and other managers as required by corporate governance regulations: None.

VII. List of related parties of the listed company in accordance with Clause 34, Article 6 of the Securities Law and transactions involving related parties of VAB with VAB itself

1. List of related parties of VAB (see Appendix 01).

2. Transactions between VAB and related parties of VAB; or transactions between VAB and major shareholders, insiders, and related parties of insiders (see Appendix 02).

3. Transactions between insiders of the listed company and its subsidiaries or entities under VAB's control:

- None.

4. Transactions between VAB and other parties:

4.1. Transactions between VAB and companies where members of the BOD, the Supervisory Board, or General Director have been or are currently founding members, members of the Board of Directors, or General Director within the last three (03) years (as of the reporting date):

- None.

4.2. Transactions between VAB and companies where related parties of members of the BOD, the Supervisory Board, or General Director are members of the BOD or General Director:

- None.

4.3. Other transactions of VAB (if any) that may provide material or immaterial benefits to members of the BOD, Supervisory Board, or General Director:

- None.

VIII. Share Transactions of Insiders and Related Parties

1. List of insiders and related parties of insiders (see Appendix 03).

2. Transactions of insiders and related parties involving VAB shares:

No.	Transacting Party	Relation to Insider	Shares Held at the Beginning of the Period (as of December 29, 2023)		Shares Held at the End of the Period (as of December 31, 2024)		Reason for Increase/Decrease
			Number of Shares	Percentage (%)	Number of Shares	Percentage (%)	
1	Cu Chi Industrial and Commercial Development JSC	Mr. Phan Văn Toi – Vice Chairman of VAB's Board of Directors and Chairman of the Board of Cù Chi Industrial and Commercial Development JSC	7.622.519	1,41%	6.467.319	1,19%	Sold shares

IX. Other Notes

None.

Respectfully submitted./.

Recipients:

- As addressed
- Archives: Office, Legal, Administration

CHAIRMAN OF THE BOARD OF DIRECTORS



PHUONG THANH LONG

APPENDIX 01
LIST OF RELATED PARTIES OF VAB

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
I	INTERNAL MEMBERS OF VAB								
	BOARD OF DIRECTORS								
1	Mr. Phuong Thanh Long		Chairman of the Board of Directors, Legal Representative			04/01/2021			
2	Mr. Phan Van Toi		Vice Chairman of the Board of Directors			28/02/2007			
3	Mr. Tran Tien Dung		Member of the Board of Directors, Deputy General Director			26/04/2018			
4	Mr. Nguyen Hong Hai		Member of the Board of			20/06/2020			



No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
			Directors						
5	Mr. Le Hong Phuong		Independent Member of the Board of Directors			28/4/2023			
SUPERVISORY BOARD									
1	Ms. Nguyen Kim Phuong		Head of the Supervisory Board			24/4/2015			
2	Mr. Hoang Vu Tung		Member of the Supervisory Board			26/4/2018	26/4/2024	According to the resolution of the General Meeting of Shareholders (GMS) in 2024	
3	Mr. Nguyen Van Thanh		Member of the Supervisory Board			28/4/2023			

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
4	Mr. Tran Ngoc Hai		Member of the Supervisory Board			26/4/2024			
BOARD OF MANAGEMENT									
1	Mr. Nguyen Van Trong		Acting General Director			01/5/2020			
2	Mr. Pham Linh		Deputy General Director			05/6/2014			
3	Mr. Tran Tien Dung		Deputy General Director			26/4/2018			
4	Mr. Cu Anh Tuan		Deputy General Director			01/8/2020	20/3/2024	By decision of the Board of Directors (BOD)	

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
5	Mr. Bui Xuan Dung		Deputy General Director			07/10/2024			
	CHIEF ACCOUNTANT								
1	Mr. Nguyen Thanh Cong		Chief Accountant			08/9/2021			
II	SUBSIDIARY COMPANY								
1	VAB Debt Management and Asset Exploitation Company Limited (AMC VAB)					27/12/2010			
III	MAJOR SHAREHOLDER								
1	Viet Phuong Investment Group Joint Stock Company					01/11/2010			

APPENDIX 02

TRANSACTIONS BETWEEN VAB AND RELATED PARTIES OF VAB; OR BETWEEN VAB AND MAJOR SHAREHOLDERS, INSIDERS, OR RELATED PARTIES OF INSIDERS

No.	Name of Organization/ Individual	Relations hip with the Company	ID, Date of Issue, Place of Issue	Address	Time of Transactions with the Company	Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors	Content, Quantity, Total Value of Transaction	Note
1.	Phuong Thanh Long	Insider			26/01/2024	214/2023/NQ-HĐQT dated 25/10/2023 regarding approval of credit card limit transactions for customers under Article 126 of the Law on Credit Institutions at VAB	Content: International Visa Credit Card Quantity: 01 CardLimit: 300,000,000 VND	
2.	Cu Anh Tuan	Insider (No longer an insider as of 20/03/2024)			05/01/2024	214/2023/NQ-HĐQT dated 25/10/2023 regarding approval of credit card limit transactions for customers under Article 126 of the Law on Credit Institutions at VAB	Content: Domestic Credit Card Quantity: 01 CardLimit: 100,000,000 VND	
3.	Nguyen Kim Phuong	Insider			TDNĐ: 16/01/2024VI	04/2024/NQ-HĐQT dated 05/01/2024	Content: Domestic Credit Card, International Visa Credit	

No.	Name of Organization/ Individual	Relationship with the Company	ID, Date of Issue, Place of Issue	Address	Time of Transactions with the Company	Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors	Content, Quantity, Total Value of Transaction	Note
					SA: 20/01/2024	regarding approval of credit card limit transactions for insiders of VAB	CardQuantity: 02 CardsLimits:- Domestic Credit Card: 100,000,000 VND- VISA: 150,000,000 VND	
4.	Nguyen Van Thanh	Insider			TDNĐ: 16/01/2024VI SA: 20/01/2024	04/2024/NQ-HĐQT dated 05/01/2024 regarding approval of credit card limit transactions for insiders of VAB	Content: Domestic Credit Card, International Visa Credit CardQuantity: 02 CardsLimits:- Domestic Credit Card: 100,000,000 VND- VISA: 100,000,000 VND	
5.	Nguyen Thanh Cong	Insider			28/02/2024	04/2024/NQ-HĐQT dated 05/01/2024 regarding approval of credit card limit transactions for insiders of VAB	Content: Domestic Credit CardQuantity: 01 CardLimit: 100,000,000 VND	
6.	Hung Vuong Joint Stock Insurance Corporation	Related Party			07/02/2024 to 31/12/2025	34/2024/NQ-HĐQT dated 07/02/2024 regarding approval of transactions, contracts/appendices for 2024–2025 insurance services between VAB and Hung Vuong Joint Stock Insurance	Content: Fire, motor vehicle, and money insurance for 2024–2025Quantity: 03 products/servicesValue: 1,498,987,688 VND	

No.	Name of Organization/ Individual	Relationship with the Company	ID, Date of Issue, Place of Issue	Address	Time of Transactions with the Company	Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors	Content, Quantity, Total Value of Transaction	Note
						Corporation (BHV)		
7.	Tran Ngoc Hai	Insider			17/06/2024	126/2024/NQ-HĐQT dated 13/06/2024 regarding approval of credit card limit transactions for insiders of VAB	Content: Domestic Credit CardQuantity: 01 CardLimit: 100,000,000 VND	
8.	Bui Xuan Dung	Insider			13/11/2024	249/2024/QĐ-HĐQT dated 08/11/2024 regarding approval of credit card limit transactions for insiders	Content: International Visa Credit CardQuantity: 01 CardLimit: 200,000,000 VND	
9.	Hung Vuong Joint Stock Insurance Corporation	Related Party			20/12/2024	291/2024/QĐ-HĐQT dated 20/12/2024 regarding approval of the insurance contract for VAB staff and their relatives for 2025	Content: Accident and health insurance for VAB staff and their relatives (VietABankCare) for 2025Quantity: 01 product/serviceValue: Maximum 3.46 billion VND	

APPENDIX 03

LIST OF INSIDERS AND RELATED PARTIES OF INSIDERS

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
BOARD OF DIRECTORS								
1	Phuong Thanh Long		Chairman of the Board of Directors, Legal Representative			0.000	0.00%	
1.1	Phuong Huu Linh					0.000	0.00%	Father
1.2	Luong Thi Linh					1,280,363	0.24%	Mother
1.3	Phuong Thuy Lien					0.000	0.00%	Elder Sister
1.4	Nguyen Xuan Dung					0.000	0.00%	Brother-in-law (husband of Mrs. Lien)
1.5	Phuong Minh Luan					0.000	0.00%	Elder Brother
1.6	Nguyen Phuong Hanh					0.000	0.00%	Sister-in-law (wife of Mr. Luan)
1.7	Pham Hoang Anh					0.000	0.00%	Wife
1.8	Phuong Khanh An					0.000	0.00%	Daughter

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
1.9	Phuong Thao Anh					0.000	0.00%	Daughter
1.10	Phuong Hien Anh					0.000	0.00%	Daughter
1.11	Pham Tuan Anh					0.000	0.00%	Father-in-law
1.12	Hoang Thuy Chung					0.000	0.00%	Mother-in-law
2	Phan Van Toi		Vice Chairman of the Board of Directors			0.000	0.00%	
2.1	Phan Van Dum					0.000	0.00%	Father
2.2	Nguyen Thi Ut					0.000	0.00%	Mother
2.3	Lam Van Roi					0.000	0.00%	Father-in-law
2.4	Ngo Thi Manh					0.000	0.00%	Mother-in-law
2.5	Lam Thi Thu Huong					0.000	0.00%	Wife
2.6	Phan Thi Bich Chi					0.000	0.00%	Daughter
2.7	Le Luong Tam					0.000	0.00%	Son-in-law (Husband of Bich Chi)
2.8	Phan Lam Xuan Mai					0.000	0.00%	Daughter
2.9	Phan Thi Lan					0.000	0.00%	Younger sister
2.10	Phan Van Noi					0.000	0.00%	Younger brother

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
2.11	Doan Thi Lung					0.000	0.00%	Sister-in-law (Wife of Noi)
2.12	Cu Chi Industrial & Commercial Development JSC					6.467.319	1,19%	Chairman of the Board
2.13	Hoc Mon Food Processing JSC					0.000	0.00%	Board Member
2.14	Tay Bac Construction Development JSC					0.000	0.00%	Chairman of the Board
3	Tran Tien Dung		Board Member, Deputy General Director, and VAB Corporate Governance Manager			5.492.760	1,02%	
3.1	Tran Minh Thong					0	0.00%	Father
3.2	Ninh Thi Chieu					0	0.00%	Mother
3.3	Tran Thi Minh Thu					0	0.00%	Elder Sister
3.4	Nguyen Gia Sao					0	0.00%	Brother-in-law (Husband of Minh Thu)
3.5	Tran Minh Dong					0	0.00%	Elder

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
								Brother
3.6	Mai Xuan Nghia					0	0.00%	Sister-in-law (Wife of Minh Dong)
3.7	Tran Minh Thanh					0	0.00%	Elder Sister
3.8	Bui Duy Thom					0	0.00%	Brother-in-law (Husband of Minh Thanh)
3.9	Tran Minh Ha					0	0.00%	Younger Sister
3.10	Le Mau Lam					0	0.00%	Brother-in-law (Husband of Minh Ha)
3.11	Lam Nhat Phuong					0	0.00%	Wife
3.12	Tran Nhat Nam Phuong					0	0.00%	Daughter
3.13	Tran Nhat Phuong Vy					0	0.00%	Daughter
3.14	Tran Duc Anh					0	0.00%	Son
3.15	Lam Van Tho					0	0.00%	Father-in-law
3.16	Bui Thu Van					0	0.00%	Mother-in-law
3.17	VAB Debt Management and					0	0.00%	Member of the Board

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
	Asset Exploitation Co., Ltd.							
4	Nguyen Hong Hai		Board Member, Authorized Disclosure Officer			0	0.00%	
4.1	Nguyen Nhu Muc					0	0.00%	Father
4.2	Pham Thi Tam					0	0.00%	Mother
4.3	Trinh Kim Dung					0	0.00%	Mother-in-law
4.4	Ngo Tuan Kiep					0	0.00%	Father-in-law
4.5	Ngo Thu Huong					0	0.00%	Wife
4.6	Nguyen Duy Anh					0	0.00%	Son
4.7	Nguyen Hoang Long					0	0.00%	Son
4.8	Nguyen Hong Giang					0	0.00%	Younger Brother
4.9	Nguyen Thu Ha					0	0.00%	Younger Sister
4.10	Nguyen Thi Anh					0	0.00%	Sister-in-law
4.11	Lai Anh Tuan					0	0.00%	Brother-in-law
4.12	VAB Debt and Asset Management One Member LLC					0	0.00%	Chairman, Director

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
5	Le Hong Phuong		Independent Board Member			0.000	0.00%	
5.1	Le Viet Hung					0.000	0.00%	Father
5.2	Pham Thi Loc					0.000	0.00%	Mother
5.3	Nguyen Van Duc					0.000	0.00%	Father-in-law
5.4	Tran Thu An					0.000	0.00%	Mother-in-law
5.5	Nguyen Tran Phuong My					0.000	0.00%	Wife
5.6	Le Nguyen Phuong Linh					0.000	0.00%	Daughter
5.7	Le Thanh Tung					0.000	0.00%	
5.8	Le Tien Dung					0.000	0.00%	Elder Brother
5.9	Pham Thi Oanh					0.000	0.00%	Sister-in-law
5.10	Le Hong Phong					0.000	0.00%	Elder Brother
5.11	Nguyen Thi Thanh					0.000	0.00%	Sister-in-law
5.12	Le Thi Bich Ngoc					0.000	0.00%	Elder Sister
5.13	Doan Van Hong					0.000	0.00%	Brother-in-law
5.14	Vietnam-Singapore Truth Investment JSC					0.000	0.00%	CEO

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
5.15	Newtechco Group JSC					0.000	0.00%	CEO
6	Nguyen Kim Phuong		Head of the Control Board			1.280	0,000237 %	
6.1	Nguyen Van Tam					0	0%	Father
6.2	Nguyen Kim Em					0	0%	Mother
6.3	Nguyen Thanh Tung					0	0%	Younger Brother
6.4	Nguyen Thanh Son					0	0%	Younger Brother
6.5	Nguyen Thi Kim Xoan					0	0%	Younger Sister
6.6	Nguyen Thanh Long					0	0%	Younger Brother
6.7	Nguyen Thi Nga							Sister-in-law
6.8	Nguyen Thi Kim Loan					0	0%	Sister-in-law
6.9	Phan Van Cuong					0	0%	Brother-in-law
7	Hoang Vu Tung		Member of the Control Board until 26/04/2024			0	0.00%	
7.1	Hoang Lai					0	0.00%	Father

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
7.2	Vu Thi Kim Thin					0	0.00%	Mother
7.3	Tran Duc Thu					0	0.00%	Father-in-law
7.4	Nguyen Thi Lich					0	0.00%	Mother-in-law
7.5	Hoang Vu Linh					0	0.00%	Older Brother
7.6	Hoang My Phuong					0	0.00%	Younger Sister
7.7	John Byron Elipoulos					0	0.00%	Brother-in-law
7.8	Tran Thi Le Dung					0	0.00%	Wife
7.9	Hoang Gia Bach					0	0.00%	Child
7.10	Hoang Anh Gia An					0	0.00%	Child
8	Nguyen Van Thanh		Member of the Control Board			0	0%	
8.1	Nguyen Van Chin					0	0%	Father
8.2	Nguyen Thi My					0	0%	Mother
8.3	Nguyen Thi Ngoc Do					0	0%	Younger Sister
8.4	Nguyen The Loc					0	0%	Brother-in-law (Husband of Mrs. Ngoc Do)
8.5	Nguyen Van Huy					0	0%	Younger

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
								Brother
9	Tran Ngoc Hai		Member of the Control Board from 26/04/2024			0	0%	
9.1	Tran Ngoc Kien					0	0%	Father
9.2	Cao Thi Minh					0	0%	Mother
9.3	Tran Thi Kim Yen					0	0%	Older Sister
9.4	Nguyen Van Them					0	0%	Brother-in-law (Husband of Mrs. Yen)
9.5	Tran Ngoc Dung					0	0%	Older Brother
9.6	Tran Ngoc Tuan					0	0%	Older Brother
9.7	Le Thi Hong Hanh					0	0%	Sister-in-law (Wife of Mr. Tuan)
9.8	Tran Thi Kim Loan					0	0%	Older Sister
9.9	Pham Tan Tuoc					0	0%	Brother-in-law (Husband of Mrs. Loan)
9.10	Tran Thi Kim Phuong (Miami Mari)					0	0%	Older Sister (Residing in Japan)

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
9.11	Minami Toru					0	0%	Brother-in-law (Husband of Mrs. Phuong)
9.12	Tran Thi Kim Lien					0	0%	Older Sister (Residing in Canada)
9.13	Nguyen Dang Ngan					0	0%	Brother-in-law (Husband of Mrs. Lien)
9.14	Tran Thi Kim Thanh					0	0%	Older Sister
9.15	Nguyen Cong Khoang					0	0%	Brother-in-law (Husband of Mrs. Thanh)
10	Nguyễn Văn Trọng		Acting CEO			0	0.00%	
10.1	Nguyễn Văn Tự							Father
10.2	Nguyễn Thị Nguyễn					0	0.00%	Mother
10.3	Thái Thị Hồng Phụng					0	0.00%	Wife
10.4	Nguyễn Thái Tuấn					0	0.00%	Child
10.5	Nguyễn Thảo Phương					0	0.00%	Child
10.6	Nguyễn Thị Kính					0	0.00%	Older Sister

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
10.7	Nguyễn Thị Đại					0	0.00%	Younger Sister
10.8	Phùng Văn Trung					0	0.00%	Brother-in-law (Husband of Mrs. Đại)
10.9	Nguyễn Thị Lý					0	0.00%	Younger Sister
10.10	Nguyễn Văn Sở					0	0.00%	Brother-in-law (Husband of Mrs. Lý)
10.11	Nguyễn Văn Thuyết					0	0.00%	Younger Brother
10.12	Nguyễn Thu Hằng					0	0.00%	Sister-in-law (Wife of Mr. Thuyết)
10.13	Bùi Thị An					0	0.00%	Mother-in-law
10.14	Thái Minh Hải							Father-in-law
11	Phạm Linh		Deputy General Director			0	0.00%	
11.1	Phạm Toa					0	0.00%	Father
11.2	Phan Thị Hồng					0	0.00%	Mother
11.3	Le Thị Kim Loan					0	0.00%	Wife

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
11.4	Pham Hong Thuy					0	0.00%	Younger Sister
11.5	Pham Le Anh Thu					0	0.00%	Child
11.6	Pham Nguyen Chuong					0	0.00%	Child
11.7	Le Hua					0	0.00%	Father-in-law
11.8	Tran Thi Vien					0	0.00%	Mother-in-law
11.9	Vu Minh Thanh					0	0.00%	Brother-in-law (Husband of Mrs. Thuy)
11.10	Hung Vuong Insurance JSC					0	0.00%	Board Membership
12	Bui Xuan Dung		Deputy General Director (since 07/10/2024)			0.000	0.00%	
12.1	Vu Khanh Ly					0	0.00%	Wife
12.2	Bui Xuan Tam					0	0.00%	Father
12.3	Ngo Nguyet Nga					0	0.00%	Mother
12.4	Vu Dinh Tien					0	0.00%	Father-in-law
12.5	Hoang Thi Chinh					0	0.00%	Mother-in-law



No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
12.6	Bui Thuc Anh					0	0.00%	Older Sister
12.7	Bui Thi Tuyet Minh					0	0.00%	Older Sister
12.8	Bui Xuan Toan					0	0.00%	Younger Brother
12.9	Mai Nam Thang					0	0.00%	Brother-in-law
12.10	Nguyen Hai Dang					0	0.00%	Brother-in-law
12.11	Bui Yen Chi					0	0.00%	Daughter
12.12	Bui Yen Trang					0	0.00%	Daughter
12.13	Bui Yen Bao Tran					0	0.00%	Daughter
13	Nguyen Thanh Cong		Chief Accountant			0	0.00%	
13.1	Nguyen Thien De					0	0.00%	Father
13.2	Luu Thi Trang					0	0.00%	Mother
13.3	Nguyen Thi Thanh Van					0	0.00%	Wife
13.4	Nguyen Hai Phong					0	0.00%	Son
13.5	Nguyen Quynh Chi					0	0.00%	Daughter
13.6	Nguyen Thi Phuong Nhung					0	0.00%	Younger Sister
13.7	Nguyen The Vinh					0	0.00%	Brother-in-law
13.8	Nguyen Viet Can					0	0.00%	Father-in-law
13.9	Nguyen Thanh Lan					0	0.00%	Mother-in-law