**KLB: Annual Corporate Governance Report 2023**

On January 30, 2024, Kien Long Commercial Joint Stock Bank announced Report No. 02/BC- CT.HDQT on the corporate governance of the Company in 2023 as follows:

* Name of company: Kien Long Commercial Joint Stock Bank
* Head office address: No. 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province
* Tel: 0297.3869950 Fax: 0297.3877538 Email: kienlong@kienlongbank.com
* Charter capital: VND 3,652,818,780,000
* Securities code: KLB
* Corporate Governance Model: The General Meeting, Board of Directors, Supervisory Board and Managing Director/Manager (as per Point a Article 137, Law on Enterprises 2020)
* Internal audit execution: Implemented

1. Activities of the General Meeting

On April 27, 2023, Kien Long Commercial Joint Stock Bank (KienlongBank) successfully held the Annual General Meeting in 2023. Based on the reports, proposals and discussion process, the General Meeting approved Resolution No. 01/NQ-DHDCD dated April 27, 2023 on the following main contents:

1. Report on activities of the Board of Directors in 2022, in the term 2018-2022, and the operational orientation for 2023 in the term 2023-2027;
2. Report on Results of business activities in 2022 and Business plan for 2023;
3. The report of the Supervisory Board on the operation in 2022 and the operation plan in 2023; the operation of the term 2018 - 2022 and the proposed operation plan for the term 2023 - 2027;
4. Consolidated Financial Statements 2022 of KienlongBank by A&C Auditing and Consulting Company Limited;
5. Approve the termination of the content validity on the implementation of the plan to issue treasury shares for employees that was approved by Resolution No. 01/NQ-DHDCD dated January 28, 2021 and Resolution No. 02/NQ-DHDCD dated April 29, 2022 of the General Meeting in 2021 stated in Article 12 of Resolution No. 04/NQ-DHDCD dated April 28, 2021;
6. Approve the termination of the content validity on the implementation of the plan to list KienlongBank shares on the stock exchange stated in Article 2 of Resolution No. 04/NQ-DHDCD dated December 28, 2021;
7. Approve the termination of the content validity on the dividend payment in 2021 with the rate of 16% at Article 7 and the plan to increase the charter capital of KienlongBank (from VND 3,652,818,780,000 to VND 4,231,189,780,000) stated in Article 8 of Resolution No. 01/NQ-DHDCD dated April 28, 2022;
8. Approve the remuneration payment for the Board of Directors and the Supervisory Board in 2022, and the remuneration estimate in 2023.
9. Approve the selection of an independent audit company to review the Semi-annual Financial Statements (06 months), audit the Financial Statements and the operation of the internal control system in 2023 of KienlongBank and KienlongBank Asset Management Company (KBA Company);
10. Approve the authorization and assignment of tasks for the Board of Directors of KienlongBank to decide on several issues under the authority of the General Meeting;
11. Approve the member structure of the Board of Directors and the Supervisory Board for the term 2023 - 2027 of KienlongBank;
12. Approve the election result and recognize the elected members of the Board of Directors, the Supervisory Board for the term 2023-2027.
13. Board of Directors
14. Information about members of the Board of Directors:
15. Information about members of the Board of Directors for the term of 2018-2022

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| --- | --- | --- | --- | --- |
| No. | Member of the Board of Directors | Position (independent member, non-executive member of the Board of Directors) | Date of appointment/dismissal as member/independent member of the Board of Directors | |
| Appointment date | Date of dismissal |
| 1 | Ms. Tran Thi Thu Hang | Chair of the Board of Directors  (Non-executive member) | January 28, 2021 | - |
| 2 | Mr. Mai Huu Tin | Vice Chair of the Board of Directors (Non-executive member) | April 25, 2013 | April 27, 2023 |
| 3 | Mr. Pham Tran Duy Huyen | Vice Chair of the Board of Directors (Non-executive member) | April 25, 2013 | April 27, 2023 |
| 4 | Mr. Tran Ngoc Minh | Member of the Board of Directors - cum - Managing Director  (Executive member) | December 28, 2021 | - |
| 5 | Mr. Bui Thanh Hai | Member of the Board of Directors  (Non-executive member) | December 28, 2021 | - |
| 6 | Ms. Tran Tuan Anh | Member of the Board of Directors  (Non-executive member) | April 26, 2018 | April 27, 2023 |
| 7 | Ms. Nguyen Thuy Quynh Huong | Member of the Board of Directors  (Non-executive member) | April 15, 2014 | April 27, 2023 |
| 8 | Ms. Nguyen Thi Hong Hanh | Independent member of the Board of Directors (Non-executive member) | December 28, 2021 | April 27, 2023 |

1. Information about members of the Board of Directors in the term of 2023-2027

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Member of the Board of Directors | Position (independent member, non-executive member of the Board of Directors) | Date of appointment/dismissal as member/independent member of the Board of Directors | |
| Appointment date | Dismissal date |
| 1 | Ms. Tran Thi Thu Hang | Chair of the Board of Directors  (Non-executive member) | Re-elected by the General Meeting from April 27, 2023 | - |
| 2 | Mr. Tran Ngoc Minh | Vice Chair of the Board of Directors - cum - Managing Director  (Executive member) | Re-elected by the General Meeting from April 27, 2023 | - |
| 3 | Ms. Nguyen Thi Thanh Huong | Member of Board of Directors - cum - the Deputy Managing Director  (Executive member) | Newly elected by the General Meeting from April 27, 2023 | - |
| 4 | Mr. Bui Thanh Hai | Member of the Board of Directors (Non-executive member) | Re-elected by the General Meeting from April 27, 2023 | - |
| 5 | Mr. Le Khac Gia Bao | Member of the Board of Directors  (Non-executive member) | Newly elected by the General Meeting from April 27, 2023 | - |
| 6 | Mr. Nguyen Cao Cuong | Member of the Board of Directors (Non-executive member) | Newly elected by the General Meeting from April 27, 2023 | - |
| 7 | Ms. Nguyen Thuy Nguyen | Independent member of the Board of Directors (Non-executive member) | Newly elected by the General Meeting from April 27, 2023 | - |

1. Board Resolutions/Board Decisions:
2. Board Resolutions:

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| --- | --- | --- | --- |
| No. | Board Resolution | Date | Contents |
| 1 | 01/NQ-HDQT | January 13, 2023 | Withdrawal of the dossier for listing share registration of KienlongBank at the Ho Chi Minh City Stock Exchange. |
| 2 | 02/NQ-HDQT | January 19, 2023 | Pay support and lucky money for Lunar New Year 2023 for KienlongBank staff |
| 3 | 03/NQ-HDQT | January 19, 2023 | Pay support and lucky money for Lunar New Year 2023 for KBA Company staff |
| 4 | 04/NQ-HDQT | January 31, 2023 | Investment in Government bonds, Government-guaranteed bonds, local government bonds, treasury bills, State Bank bills of KienlongBank |
| 5 | 05/NQ-HDQT | January 31, 2023 | Promulgate the market risk limit of KienlongBank |
| 6 | 06/NQ-HDQT | February 24, 2023 | Pay reward, remuneration in 2023 according to the business results in 2022 for KienlongBank staff |
| 7 | 07/NQ-HDQT | February 24, 2023 | Pay reward, remuneration in 2023 according to the business results in 2022 for KBA Company staff |
| 8 | 08/NQ-HDQT | March 7, 2023 | Expected time, venue and agenda for the Annual General Meeting 2023 of KienlongBank |
| 9 | 09/NQ-HDQT | March 7, 2023 | The record date to exercise the rights to attend the Annual General Meeting 2023 of KienlongBank |
| 10 | 10/NQ-HDQT | March 14, 2023 | Change the operation office’s location of KienlongBank - Dong Nai Branch |
| 11 | 11/NQ-HDQT | March 14, 2023 | Implement the hiring of an international credit rating organization to conduct credit rating of KienlongBank in 2023 |
| 12 | 12/NQ-HDQT | March 15, 2023 | Structure of the Board of Directors, Supervisory Board and introduction of personnel expected to be elected to the Board of Directors, Supervisory Board for the term 2023 - 2027 |
| 13 | 13/NQ-HDQT | March 16, 2023 | Report to the State Bank of Vietnam on the assessment of capital adequacy in 2022 |
| 14 | 14/NQ-HDQT | March 23, 2023 | Plan to issue deposit certificates to increase Tier 2 capital in 2023 of KienlongBank |
| 15 | 15/NQ-HDQT | April 07, 2023 | Termination of the validity of Resolution No. 10/NQ-HDQT dated March 14, 2023 by the Board of Directors |
| 16 | 16/NQ-HDQT | April 18, 2023 | The contents and documents submitted to the Annual General Meeting 2023 of KienlongBank |
| 17 | 17/NQ-HDQT | April 20, 2023 | Pay support on the occasion of the Victory Day April 30th and International Labor Day May 1st for KienlongBank staff |
| 18 | 18/NQ-HDQT | April 25, 2023 | The contents and documents submitted to the Annual General Meeting 2023 of KienlongBank |
| 19 | 01/NQ-HDQT | April 27, 2023 | Elect the Chair and the Vice Chair of the Board of Directors of KienlongBank for the term 2023- 2027 |
| 20 | 02/NQ-HDQT | April 27, 2023 | Assign tasks to the members of the Board of Directors for the term 2023-2027 |
| 21 | 03/NQ-HDQT | June 15, 2023 | Change the name and operation office’s location of KienlongBank - Hanoi Branch - Tay Ho Transaction Office |
| 22 | 04/NQ-HDQT | June 22, 2023 | Number of supervisors and deployment of supervision of KBA Company’s activities |
| 23 | 05/NQ-HDQT | June 22, 2023 | Budget for implementing incentive policies in the work of supporting the completion of business targets in 2023 |
| 24 | 06/NQ-HDQT | June 30, 2023 | Increase salary for Deputy Managing Directors of KienlongBank in 2023 |
| 25 | 07/NQ-HDQT | July 11, 2023 | Select an audit company for the fiscal year 2023 for KienlongBank and KBA Company |
| 26 | 08/NQ-HDQT | July 11, 2023 | Terminate the operation of the Project Implementation Board for restructuring the operation model of KienlongBank and liquidate the contract with EY Consulting VN |
| 27 | 09/NQ-HDQT | July 26, 2023 | Supplement partners participating in the bidding package for the construction of brand identity signs of KienlongBank at the transaction and working headquarters of KienlongBank |
| 28 | 10/NQ-HDQT | July 26, 2023 | Approve the limit of transaction limits at Credit Institutions of KienlongBank |
| 29 | 11/NQ-HDQT | August 25, 2023 | Pay support on the occasion of the National Day September 2, 2023 for KienlongBank staff |
| 30 | 12/NQ-HDQT | August 31, 2023 | Change the name and operation office’s location of KienlongBank - Can Gio Branch |
| 31 | 13/NQ-HDQT | August 31, 2023 | Change the name and operation office’s location of KienlongBank - Da Nang Branch - Hai Chau Transaction Office |
| 32 | 14/NQ-HDQT | September 25, 2023 | Establish KienlongBank’s subsidiaries in 2023 |
| 33 | 15/NQ-HDQT | September 28, 2023 | Plan to restructure KienlongBank associated with handling doubtful debts for the period 2021 - 2025 |
| 34 | 16/NQ-HDQT | October 11, 2023 | Delegation of authority related to the appointment, dismissal of management personnel of KBA Company |
| 35 | 17/NQ-HDQT | October 24, 2023 | Approve the policy and sign the office lease Contract between KienlongBank and KBA Company |
| 36 | 18/NQ-HDQT | October 24, 2023 | Pay support on the occasion of the 28th anniversary of the establishment of KienlongBank |
| 37 | 19/NQ-HDQT | October 24, 2023 | Plan to transfer the right to use the leased land back in Long An province |
| 38 | 20/NQ-HDQT | October 31, 2023 | Appropriation for funds of KienlongBank in 2022 under applicable laws |
| 39 | 21/NQ-HDQT | December 1, 2023 | Change the liaison office’s location of KienlongBank - Ca Mau Branch |
| 40 | 22/NQ-HDQT | December 1, 2023 | Authorization to exercise the rights and obligations of members of the Board of Directors of KienlongBank |
| 41 | 23/NQ-HDQT | December 13, 2023 | Plan to issue Deposit Certificates to increase Tier 2 capital - Second time in 2023 of KienlongBank |
| 41 | 24/NQ-HDQT | December 26, 2023 | Receive secured assets to replace the performance of debt repayment obligations (offsetting debts) of Khanh Vang Travel and Investment Joint Stock Company in case of being entitled to receive re-transfer (Repo) at KienlongBank - Nha Be Branch |
| 42 | 25/NQ-HDQT | December 29, 2023 | Orientation of major targets of the business plan for 2024 |

1. Board Decisions

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| --- | --- | --- | --- |
| No. | Board Decision No. | Date | Content |
| 1 | 01/QD-HDQT | January 5, 2023 | Appoint Ms. Nguyen Thi Thanh Huong as the Deputy Managing Director of KienlongBank |
| 2 | 02/QD-HDQT | January 5, 2023 | Personnel at KienlongBank |
| 3 | 03/QD-HDQT | February 17, 2023 | Termination of the validity of Decision No. 100/QD-HDQT dated October 31, 2013 of the Board of Directors |
| 4 | 04/QD-HDQT | March 3, 2023 | Personnel at KienlongBank |
| 5 | 05/QD-HDQT | March 9, 2023 | Promulgate the Regulation on exemption, reduction of loan interest and penalty of KienlongBank |
| 6 | 06/QD-HDQT | March 9, 2023 | Promulgate the Labor Regulations of KienlongBank |
| 7 | 07/QD-HDQT | March 31, 2023 | Promulgate the Regulation on bank guarantee of KienlongBank |
| 8 | 08/QD-HDQT | March 31, 2023 | Promulgate the regulation on buying and selling debts of KienlongBank |
| 9 | 09/QD-HDQT | April 5, 2023 | Personnel at KienlongBank |
| 10 | 10/QD-HDQT | April 26, 2023 | Dismiss the position of Chief of Office of the Board of Directors |
| 11 | 01/QD-HDQT | April 27, 2023 | Appoint members of the Human Resources Committee of the KienlongBank |
| 12 | 02/QD-HDQT | April 27, 2023 | Appoint members of the Risk Management Department of the KienlongBank |
| 13 | 03/QD-HDQT | April 27, 2023 | Appoint members of the Council for handling risks of the KienlongBank |
| 14 | 04/QD-HDQT | April 27, 2023 | Appoint members of the Emulation and Commendation Council of the KienlongBank |
| 15 | 05/QD-HDQT | April 27, 2023 | Appoint members of the Innovation - Improvement Review Committee of the KienlongBank |
| 16 | 06/QD-HDQT | April 27, 2023 | Appointing members of the Board of Members at KBA Company |
| 17 | 07/QD-HDQT | April 27, 2023 | Terminate the validity of the Board Decisions promulgated by Board of Directors |
| 18 | 08/QD-HDQT | May 16, 2023 | Amend and supplement the KienlongBank’s Charter on Organization and Operations |
| 19 | 09/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operationss of Branches, Transaction Offices of KienlongBank |
| 20 | 10/QD-HDQT | May 16, 2023 | Terminate the validity of the Board Decisions promulgated by Board of Directors |
| 21 | 11/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of Strategic Customer Division of KienlongBank |
| 22 | 12/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Operation and Organization of the Support Division of KienlongBank |
| 23 | 13/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Operation Division of KienlongBank |
| 24 | 14/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Finance Division of KienlongBank |
| 25 | 15/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Capital and Investment Division of KienlongBank |
| 26 | 16/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Risk Management and Supervision Division of KienlongBank |
| 27 | 17/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Business Division of KienlongBank |
| 28 | 18/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Information Technology Division of KienlongBank |
| 29 | 19/QD-HDQT | May 16, 2023 | Promulgate the Regulation on Organization and Operations of the Human Resources Management Division of KienlongBank |
| 30 | 20/QD-HDQT | May 23, 2023 | Re-appoint Mr. Tran Van Thai Binh as the Deputy Managing Director of KienlongBank |
| 31 | 21/QD-HDQT | June 30, 2023 | Re-appoint Mr. Le Trung Viet as the Deputy Managing Director of KienlongBank |
| 31 | 22/QD-HDQT | June 30, 2023 | Re-appoint Mr. Nguyen Hoang An as the Deputy Managing Director of KienlongBank |
| 32 | 23/QD-HDQT | June 30, 2023 | Re-appoint Ms. Pham Thi My Chi as the Deputy Managing Director-cum-Chief Accountant of KienlongBank |
| 24 | 24/QD-HDQT | August 23, 2023 | Promulgate the regulation on savings deposit of KienlongBank |
| 25 | 25/QD-HDQT | August 25, 2023 | Amend and supplement the Regulation on market risk Management of KienlongBank promulgated together with Decision No. 362/QD-HDQT dated November 11, 2019 of the Board of Directors of KienlongBank |
| 26 | 26/QD-HDQT | August 31, 2023 | Promulgate the Regulation on Lending to customers of KienlongBank. |
| 27 | 27/QD-HDQT | September 22, 2023 | Personnel at KienlongBank |
| 28 | 28/QD-HDQT | September 22, 2023 | Personnel at KienlongBank |
| 29 | 29/QD-HDQT | October 11, 2023 | Promulgate the regulation on issuance, use and payment of Debit Cards and Prepaid Cards of KienlongBank |
| 30 | 30/QD-HDQT | October 11, 2023 | Change the capital representative of KienlongBank at KBA Company and change the personnel of the Board of Members of KBA Company |
| 31 | 31/QD-HDQT | October 19, 2023 | Terminate the validity of documents |
| 32 | 32/QD-HDQT | October 19, 2023 | Establish the Strategy and Modernization Board of KienlongBank |
| 33 | 33/QD-HDQT | October 24, 2023 | Dismiss Ms. Pham Thi My Chi from the position of Deputy Managing Director - cum - Chief Accountant |
| 34 | 34/QD-HDQT | October 24, 2023 | Appoint Ms. Vu Dang Xuan Vinh as the Chief Accountant of KienlongBank |
| 35 | 35/QD-HDQT | October 24, 2023 | Personnel at KienlongBank |
| 36 | 36/QD-HDQT | October 24, 2023 | Personnel at KienlongBank |
| 37 | 37/QD-HDQT | November 1, 2023 | Amend and supplement Decision No. 32/QD-HDQT dated October 19, 2023 of the Board of Directors on the Establishment of the Strategy and Modernization Board of KienlongBank |
| 38 | 38/QD-HDQT | November 1, 2023 | Promulgate the Regulation on civil service regime of members of the Board of Directors and Supervisory Board |
| 39 | 39/QD-HDQT | November 1, 2023 | Appoint members of the Board of Risk Management of KienlongBank |
| 40 | 40/QD-HDQT | November 28, 2023 | Promulgate Operational Regulations of Steering Committee for Anti-corruption, Negativity and Crime of KienlongBank |
| 41 | 41/QD-HDQT | December 1, 2023 | Appoint members of the Innovation - Improvement Review Committee of KienlongBank |

1. Supervisory Board
2. Information on members of the Supervisory Board:
3. Information about members of the Board of Directors for the term of 2018-2022

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Member of the Supervisory Board | Position | Date of appointment/dismissal as member of the Supervisory Board | Qualification |
| 1 | Mr. Le Khac Gia Bao | Chief of the Supervisory Board | Date of appointment as member of the Supervisory Board: December 28, 2021;  Date of dismissal as a member of the Supervisory Board April 27, 2023 | Bachelor in Economics  Master of Business Administration Certificate of Auditor |
| 2 | Mr. Dang Minh Quan | Member of the Supervisory Board | Date of appointment as member of the Supervisory Board: April 15, 2014 | Bachelor in Economics  Bachelor in Laws  Bachelor in Education in Foreign Language Master of Economics |
| 3 | Mr. Nguyen Cao Cuong | Member of the Supervisory Board | Date of appointment as member of the Supervisory Board: April 26, 2018;  Date of dismissal as a member of the Supervisory Board April 27, 2023 | Bachelor in Economics |
| 4 | Ms. Do Thi Tuyet Trinh | Member of the Supervisory Board | Date of appointment as member of the Supervisory Board: December 28, 2021 | Bachelor in Economics  International Internal Audit Certificate |
| 5 | Ms. Vu Hanh Ngan | Member of the Supervisory Board | Date of appointment as member of the Supervisory Board: December 28, 2021  Date of dismissal as a member of the Supervisory Board April 27, 2023 | Bachelor in Finance and Banking |

1. Information about members of the Supervisory Board for the term of 2023-2027

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| --- | --- | --- | --- | --- |
| No. | Member of the Supervisory Board | Position | Date of appointment/dismissal as member of the Supervisory Board | Qualification |
| 1 | Ms. Do Thi Tuyet Trinh | Chief of the Supervisory Board | Re-elected by the General Meeting from April 27, 2023 | Bachelor in Economics  International Internal Audit Certificate |
| 2 | Mr. Dang Minh Quan | Member of the Supervisory Board | Re-elected by the General Meeting from April 27, 2023 | Bachelor in Economics  Bachelor in Laws  Bachelor in Education in Foreign Language  Master of Economics |
| 3 | Mr. Vu Pham Thai Ha | Member of the Supervisory Board | Newly elected by the General Meeting from April 27, 2023 | Bachelor in Finance and Banking  Master of Finance |

1. Executive Board

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Members of the Executive Board | Date of birth | Qualification | Date of appointment/dismissal as member of the Executive Board |
| 1 | Mr. Tran Ngoc Minh | November 4, 1984 | Bachelor in Finance - Banking  Master of Economics | January 7, 2021 |
| 2 | Mr. Le Trung Viet | April 19, 1966 | Bachelor in Economics | December 18, 2012 |
| 3 | Mr. Nguyen Hoang An | July 29, 1967 | Bachelor in Banking | October 1, 2016 |
| 4 | Mr. Do Van Bac | June 5, 1992 | Bachelor | September 22, 2023 |
| 5 | Mr. Nguyen Van Minh | September 9, 1977 | Bachelor in Telecommunication - Electronic | January 7, 2021 |
| 6 | Mr. Tran Van Thai Binh | August 30, 1975 | Bachelor in Economics | May 24, 2022 |
| 7 | Mr. Tran Hong Minh | February 15, 1985 | Bachelor in Investment Economics | November 25, 2022 |
| 8 | Mr. Do Anh Tuan | May 15, 1975 | Bachelor in Information Technology | Dismissed from the Deputy Managing Director from March 6, 2023 |
| 9 | Ms. Nguyen Thi Thanh Huong | October 24, 1970 | Bachelor in Finance - Banking  Bachelor in English, Master of Finance and Banking | Dismissed from the Deputy Managing Director from September 22, 2023 |
| 10 | Ms. Pham Thi My Chi | April 20, 1964 | Bachelor in Banking | Terminate labor contract from November 1, 2023 |

1. Chief Accountant

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | Full name | Date of birth | Qualification: | Date of appointment /dismissal |
| 1 | Ms. Vu Dang Xuan Vinh | January 22, 1984 | Master of Finance and Banking | November 1, 2023 |
| 2 | Ms. Pham Thi My Chi | April 20, 1964 | Bachelor in Banking | Terminate labor contract from November 1, 2023 |

1. Training on corporate governance:
2. List of related person of the public company and transactions between related persons of the Company and the Company itself
3. Transactions between the Company and related persons of the Company; or between the Company and principal shareholders, PDMR and related persons of PDMR:
4. Unit Million VND

|  |  |  |
| --- | --- | --- |
|  | Content | Amount |
| I. | Transactions with related parties incurred in 2023 |  |
| 1 | Kien Long Asset Management Company - Kien Long Commercial Joint Stock Bank - Subsidiary Company |  |
|  | Deposit interest expense | 30,084 |
|  | Office leasing expenses | 13,620 |
|  | Assets valuation expense | 6,349 |
| 2 | Member of the Board of Directors |  |
|  | Deposit interest expense | 261 |
|  | Remuneration | 21,101 |
| 3 | Member of the Executive Board |  |
|  | Deposit interest expense | 12 |
|  | Salary and bonus | 18,992 |
| 4 | Member of the Supervisory Board |  |
|  | Deposit interest expense | 2 |
|  | Remuneration | 6,530 |
| 5 | Related person of member of the Board of Directors |  |
|  | Deposit interest expense | 37 |
| 6 | Related person of member of the Executive Board |  |
|  | Deposit interest expense | 769 |
| 7 | Related person of the Supervisory Board |  |
|  | Deposit interest expense | 82 |
| II. | Details of receivables/payables with related parties as at December 31, 2023 | |
| 1 | Kien Long Asset Management Company - Kien Long Commercial Joint Stock Bank - Subsidiary Company |  |
|  | Bank Deposit | 318,123 |
|  | Interest payable | 20,764 |
|  | Office rental deposit | 1,980 |
| 2 | Member of the Board of Directors |  |
|  | Lend | - |
|  | Bank Deposit | 1,212 |
|  | Interest payable | 10 |
| 3 | Member of the Executive Board |  |
|  | Lend | 139 |
|  | Bank Deposit | 1,798 |
|  | Interest payable | 3 |
| 4 | Member of the Supervisory Board |  |
|  | Lend | - |
|  | Bank Deposit | 705 |
|  | Interest payable | 0 |
| 5 | Related person of member of the Board of Directors |  |
|  | Lend | 132 |
|  | Bank Deposit | 1,224 |
|  | Interest payable | 50 |
| 6 | Related person of member of the Executive Board |  |
|  | Lend | 4,187 |
|  | Bank Deposit | 10,664 |
|  | Interest payable | 100 |
| 7 | Related person of the Supervisory Board |  |
|  | Lend | - |
|  | Bank Deposit | 1,300 |
|  | Interest payable | 23 |

1. Transactions between Company’s PDMR, related persons of PDMR and subsidiaries or companies controlled by the Company: None.
2. Transactions between the Company and other entities.
3. Transactions between the Company and the company in which members of the Board of Directors, members of the Supervisory Board, the Manager (Managing Director) and other managers have been founding members or members of the Board of Directors, the Executive Manager (Managing Director) for the past three (03) years (calculated at the time of reporting):
4. Unit Million VND

|  |  |  |
| --- | --- | --- |
| No. | Contents | Amount |
| 1 | Transactions with related parties incurred in 2023 | |
| 1 | Related companies of member of the Board of Directors |  |
|  | Deposit interest expense | 1,702 |
| 2 | Related companies of member of the Executive Board |  |
|  | Deposit interest expense | 148 |
| 3 | Related companies of the Supervisory Board |  |
|  | Deposit interest expense | - |
| 11. | Details of receivables/payables with related parties as at December 31, 2023 | |
| 1 | Related companies of member of the Board of Directors |  |
|  | Lend | - |
|  | Bank Deposit | 283,104 |
|  | Interest payable | 176 |
| 2 | Related companies of member of the Executive Board |  |
|  | Lend | - |
|  | Bank Deposit | 29,107 |
|  | Interest payable | 19 |
| 3 | Related companies of the Supervisory Board |  |
|  | Lend | - |
|  | Bank Deposit | - |
|  | Interest payable | - |

1. Transactions between Company and the company that related persons of members of the Board of Directors, members of the Supervisory Board, Executive Manager (Managing Director) and other managers who are members of the Board of Directors or Executive Manager (Managing Director): None
2. Other transactions of the Company (if any) which can bring about material or non-material benefits to members of the Board of Directors, members of the Supervisory Board, Executive Manager (Managing Director) and other managers: None.
3. Share transactions of PDMR and related persons of PDMR
4. Company’s share transaction of PDMR and related persons.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Transaction conductor | Relations with PMDR | Number of shares owned at the beginning of the period | | Number of shares owned at the end of the period | | Reasons for increase or decrease (buy, sell, convert, reward, ...) |
| Number of shares | Rate (%) | Number of shares | Rate (%) |
| 1 | Tran Hong Minh | Deputy Managing Director of KienlongBank | 74 | 0.00 | 0 | 0.00 | Sell 74 shares |

(\*) Trading volume lower than the level required to disclose information.

1. Other significant issues: None