

No: 03 /BC-CT.HDQT

Rach Gia, date 23 month 01 year 2025

**REPORT ON CORPORATE GOVERNANCE**  
(2024)

**Dear: - The State Securities Commission;  
- The Stock Exchange**

- Name of company: KIEN LONG COMMERCIAL JOINT STOCK BANK
- Address of headoffice: 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province
- Telephone: 0297.3869950 Fax: 0297.3877538 Email: kienlong@kienlongbank.com
- Charter capital: 3,652,818,780,000 VND
- Stock symbol: KLB
- Governance model: General Meeting of Shareholders, Board of Directors (BOD), Board of Supervisors (BOS), Chief Executive Officer and Director (According to Point a, Article 137 of the Enterprise Law 2020).
- The implementation of internal audit: Implemented

**I. Activities of the General Meeting of Shareholders (GMS)**

1. On April 26, 2024, Kien Long Commercial Joint Stock Bank (KienlongBank/Bank) successfully held the 2024 Annual General Meeting of Shareholders (AGM). Based on reports, submissions and through discussions, the 2024 Annual General Meeting of Shareholders passed Resolution No. 01/NQ-DHDCD dated April 26, 2024 with the following main contents:

- 1.1 Approval of the Board of Directors ' 2023 Operational Report and 2024 Operational Orientation;
- 1.2 Approval of the 2023 Business Performance Report and 2024 Business Plan;
- 1.3 Approval of the Board of Supervisors' Report on 2023 performance results and 2024 performance plan;
- 1.4 Approval of KienlongBank's 2023 Consolidated Financial Statements audited by A&C Auditing and Consulting Co., Ltd.;
- 1.5 Approval of the 2023 Profit Distribution Plan;
- 1.6 Approval of remuneration payment for the Board of Directors and Supervisory Board in 2023 and proposal of remuneration for the Board of Directors and Supervisory Board in 2024 ;
- 1.7 Through the issuance of the replacement Charter of KienlongBank;
- 1.8 Approving the Selection of an Independent Auditing Company for the fiscal years

2024 and 2025;

- 1.9 Through the listing of bonds issued by KienlongBank to the public;
- 1.10 Approving the authorization and assignment of tasks to the Board of Directors of KienlongBank to decide on a number of issues within the authority of the General Meeting of Shareholders;
- 1.11 Approving the change in structure, number and election of additional members to the Board of Directors and Supervisory Board for the 2023 - 2027 term of KienlongBank;
- 1.12 Approving the results of the by-election and recognizing the elected members of the Board of Directors and Supervisory Board for the 2023 - 2027 term.

2. In order to improve the Bank's management and operation capacity and comply with the Law on Credit Institutions 2024, KienlongBank held an extraordinary General Meeting of Shareholders on October 26, 2024. At this meeting, the General Meeting of Shareholders passed Resolution No. 02/NQ-DHDCD with the following main contents:

- 2.1 Approving the promulgation of the Regulations on Organization and Operation of the Board of Directors of KienlongBank;
- 2.2 Approving the promulgation of the Regulation on Organization and Operation of KienlongBank's Board of Supervisors;
- 2.3 Through the issuance of KienlongBank's Internal Governance Regulations;
- 2.4 Approving the change in structure and number of members of the Board of Directors and Supervisory Board for the 2023 - 2027 term and electing additional independent members of the Board of Directors and Supervisory Board for the 2023 - 2027 term of KienlongBank;
- 2.5 Dismissal of members of the Board of Directors for the 2023 - 2027 term;
- 2.6 Dismissal of members of the Board of Supervisors for the 2023 - 2027 term;
- 2.7 Approval of election results and recognition of elected independent members of the Board of Directors and Supervisory Board for the 2023 - 2027 term.

Thus, after the extraordinary General Meeting of Shareholders in 2024, KienlongBank's Board of Directors has 09 members (including 03 independent members); the Supervisory Board has 05 members. With the above structure and number of members of the Board of Directors and Supervisory Board, KienlongBank is one of the first commercial banks to meet the new regulations of the Law on Credit Institutions 2024 on the structure and number of members of the Board of Directors and Supervisory Board.

## **II. Board of Directors (annual report)**

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



No.	Board of Directors' Member	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr. Tran Ngoc Minh	Chairman of the Board of Directors Non-Executive Member	Re-elected by the General Meeting of Shareholders from April 27, 2023	-
2	Ms. Nguyen Thi Hong Hanh	Vice Chairman of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from April 26, 2024	-
3	Mr. Kim Minh Tuan	Independent Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from October 26, 2024	-
4	Ms. Nguyen Thi Thanh Huong	Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from April 27, 2023	-
5	Mr. Bui Thanh Hai	Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from April 27, 2023	-
6	Mr. Le Khac Gia Bao	Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from April 27, 2023	-
7	Mr. Nguyen Cao Cuong	Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from April 27, 2023	-
8	Mrs. Nguyen Thuy Nguyen	Independent Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from April 27, 2023	-
9	Mr. Nguyen Chi Hieu	Independent Member of Board of Directors Non-Executive Member	Newly elected by the General Meeting of Shareholders from October 26, 2024	-

No.	Board of Directors' Member	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
10	Ms. Tran Thi Thu Hang	Chairman of the Board of Directors Non-Executive Member	Re-elected by the General Meeting of Shareholders from April 27, 2023	Dismissed on October 26, 2024

## 2. Meetings of the Board of Directors:

In 2024, the Board of Directors held 50 meetings (including regular and extraordinary meetings and written opinions) to consider and decide on matters under the authority of the Board of Directors.

No.	Board of Director' member	Number of meetings attended by Board of Directors	Attendance rate (%)	Reason for absence
1	Mr. Tran Ngoc Minh	50/50	100,00	
2	Ms. Nguyen Thi Hong Hanh	38/38	100,00	Member of Board of Directors from April 26, 2024
3	Mr. Kim Minh Tuan	10/10	100,00	Member of Board of Directors from October 26, 2024
4	Ms. Nguyen Thi Thanh Huong	50/50	100,00	
5	Mr. Bui Thanh Hai	46/50	92,00	busy with personal matters
6	Mr. Le Khac Gia Bao	46/50	92,00	busy with personal matters
7	Mr. Nguyen Cao Cuong	46/50	92,00	busy with personal matters
8	Mrs. Nguyen Thuy Nguyen	50/50	100,00	
9	Mr. Nguyen Chi Hieu	10/10	100,00	Member of the Board of Directors from October 26, 2024
10	Ms. Tran Thi Thu Hang	39/40	97.50	Directly attended 30 meetings, authorized to attend 09 meetings, did not attend 01 meeting due to unexpected personal matters.



No.	Board of Director's member	Number of meetings attended by Board of Directors	Attendance rate (%)	Reason for absence
				Dismissal of Board of Directors members from October 26, 2024

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

From the beginning of 2024, the members of the Board of Directors for the 2023-2027 term (07 members, including 01 independent member) will continue to perform assigned tasks according to KienlongBank's internal regulations and the provisions of law.

At the 2024 Annual General Meeting of Shareholders, the General Meeting of Shareholders elected 01 additional member of the Board of Directors for the 2023-2027 term. The number of members of the Board of Directors after being elected on April 26, 2024 is 08 members, including 01 independent member.

At the 2024 extraordinary General Meeting of Shareholders, the General Meeting of Shareholders dismissed 01 member of the Board of Directors (according to personal wishes) and elected 02 additional independent members of the Board of Directors for the 2023-2027 term. After the 2024 extraordinary General Meeting of Shareholders, the Board of Directors has 09 members, including 03 independent members.

Immediately after the General Meeting of Shareholders elected new members to the Board of Directors, the Board of Directors met to reassign specific tasks to each member of the Board of Directors, ensuring optimal promotion of the role of each member, especially the newly elected additional Board of Directors.

The members of the Board of Directors and the Committees under the Board of Directors perform the management and supervision of each key field of operation of the Bank in accordance with the provisions of law and internal regulations of KienlongBank; at the same time, monitor and supervise the activities of the Board of Directors to promptly issue policies and directions in accordance with the plan for each stage, creating motivation to promote business, specifically:

- a. Organize, direct and supervise the strict implementation of the Reporting regime in accordance with current regulations such as: Financial Report 2023, Annual Report 2023, Semi-annual and Quarterly Financial Report 2024; reports according to the regulations of the State Bank, in particular, the Board of Directors has issued a Notice guiding Insiders and Shareholders owning 1% or more of KienlongBank's charter capital to provide information in accordance with the provisions of the Law on Credit Institutions 2024...



- b. Regularly monitor compliance with information disclosure of insiders and related persons periodically and suddenly in accordance with legal regulations and regulations of the State Bank .
- c. Directing to focus on promoting reform, streamlining the internal document system and strongly restructuring the Bank's structure to improve the quality of management and human resource development. Many internal documents of the Bank have been revised, supplemented and newly issued to comply with current regulations, especially the Law on Credit Institutions 2024 and the actual situation at KienlongBank.
- d. The Board of Directors supervises the implementation of tasks and projects carried out by the Executive Board in 2024, especially the two projects Basel III & ESG. At the end of 2024, KienlongBank completed Basel III standards on liquidity and capital standards; published the ESG Sustainable Development Report according to international standards with 4 major topics to put into operation in real conditions and environments.

In the coming time, the Board of Directors' supervision of the Executive Board will continue to be strengthened to further enhance the Bank's management and supervision capacity, in line with the Bank's development orientation assigned by the General Meeting of Shareholders.

#### **4. Activities of the Board of Directors' subcommittees (if any):**

The Board of Directors operates in accordance with the current Regulations on Organization and Operation of the Board of Directors of the Bank; establishes affiliated Committees/Councils to advise and assist the Board of Directors in the management of the Bank, including: (1) 'Human Resources Committee, (2) Risk Management Committee. The affiliated Committees operate in accordance with the Regulations on Organization and Operation issued by the Board of Directors.

In 2024, the Committees under the Board of Directors have played a good role in advising and assisting the Board of Directors, such as: Timely reporting, making proposals and opinions on matters under the authority of the Board of Directors to enhance the effectiveness of governance and supervision of the Board of Directors in accordance with KienlongBank's internal regulations and the provisions of law.

##### **(1) Human Resources Committee (HRC)**

The personnel of the People's Committee were re-elected at the meeting of the Board of Directors (on May 21, 2024, after the General Meeting of Shareholders elected 01 additional member of the Board of Directors) and re-elected at the meeting of the Board of Directors (on October 29, 2024, after the extraordinary General Meeting of Shareholders elected 02 additional independent members of the Board of Directors) to match the change in the newly elected Board of Directors, in accordance with the provisions of law and the Bank's internal regulations.

With the function of advising and assisting the Board of Directors in performing the Board's duties and powers on personnel work, in 2024, the HR Committee organized 53 meetings to advise and assist the Board of Directors in completing high-level personnel work



such as: Advising on procedures and documents for electing additional members of the Board of Directors and Supervisory Board for the 2023-2027 term; Advising the Board of Directors on assigning work to Board members; Arranging high-level personnel; Completing management positions in the Blocks and units under its authority.

## **(2) Risk Management Committee (RISC)**

In the context that the Vietnamese economy in 2024 continues to face many difficulties and fluctuations, and many new legal regulations take effect from July 1, 2024, the Risk Management Committee has proactively performed its advisory and consulting functions in accordance with the provisions of law and the Regulations on organization and operation of the Risk Management Committee... to help the Board of Directors amend and supplement internal documents in accordance with current legal regulations, make decisions and follow the set directions in the field of Risk Management.

The Risk Management Committee's personnel were re-elected at the meeting of the Board of Directors (on May 21, 2024, after the General Meeting of Shareholders elected 01 additional member of the Board of Directors) and re-elected at the meeting of the Board of Directors (on October 29, 2024, after the extraordinary General Meeting of Shareholders elected 02 additional independent members of the Board of Directors) to comply with the change in the Board of Directors' personnel for the new term, in accordance with the provisions of the Law and the Bank's regulations.

The Risk Management Committee has conducted meetings to analyze and issue warnings about the Bank's safety level against potential risks; Evaluate the suitability and effectiveness of current risk management processes and policies; Advise and consult on amending and supplementing a number of the Bank's regulations related to Risk Management.

## **5. Resolutions/Decisions of the Board of Directors (Annual Report):**

### **5.1. Resolutions of the Board of Directors**

No.	Resolution/Decision No.	Date	Content	Approval rate
1	01/NQ-HDQT	January 16, 2024	Submit to the General Meeting of Shareholders for approval of changes in structure, number and election of additional members of the Board of Directors and Supervisory Board for the 2023 - 2027 term	57.14
2	02/NQ-HDQT	January 16, 2024	Through the last registration date to exercise shareholder rights	57.14
3	03/NQ-HDQT	January 31, 2024	Approval of KienlongBank's market risk limit and valuable paper investment in 2024	100
			Approval of transaction limits for proprietary trading of valuable papers issued by credit institutions	57.14



4	04/NQ-HDQT	January 31, 2024	Amending the content of Resolution No. 24/NQ-HDQT dated December 26, 2023 of the Board of Directors approving the receipt of collateral to replace the performance of debt repayment obligations at KienlongBank - Nha Be Branch	100
5	05/NQ-HDQT	01/02/2024	Signing transaction contract with KienlongBank insider	100
6	06/NQ-HDQT	06/02/2024	Approving the 2024 bonus based on KienlongBank's 2023 KPI results	100
7	07/NQ-HDQT	06/02/2024	KienlongBank's Lucky Money on the occasion of the New Year of the Dragon 2024	100
8	07A/NQ-HDQT	February 15, 2024	Approval of the content of reporting to the State Bank of Vietnam for internal assessment of capital adequacy	57.14
9	08/NQ-HDQT	February 28, 2024	Approving the expected time, location and form of holding the 2024 KienlongBank Annual General Meeting of Shareholders	100
10	09/NQ-HDQT	February 28, 2024	Approving the last registration date to exercise the right to attend the 2024 KienlongBank Annual General Meeting of Shareholders	100
11	10/NQ-HDQT	11/03/2024	Approving the list of personnel expected to elect additional members of the Board of Directors and members of the Board of Supervisors of KienlongBank for the 2023 - 2027 term	57.14
12	11/NQ-HDQT	04/04/2024	Approval of the policy of issuing valuable papers to record the increase of KienlongBank's tier 2 capital in the period of 2024 - 2025	57.14
13	12/NQ-HDQT	04/05/2024	Approval of content and documents submitted to KienlongBank Annual General Meeting of Shareholders in 2024	100
14	13/NQ-HDQT	April 21, 2024	Approval of changing the location of KienlongBank's headquarters - Long An Branch - Tan An Transaction Office	100
15	14/NQ-HDQT	April 26, 2024	Approval of adjustment of additional salary expenses in 2024 according to KienlongBank's 2023 KPI results	100
16	15/NQ-HDQT	April 26, 2024	Support expenses on the occasion of Victory Day April 30 and International Labor Day May 1 at KienlongBank	100
17	16/NQ-HDQT	05/06/2024	Approval of KienlongBank restructuring plan associated with bad debt settlement for the period 2021 - 2025	62.5



18	17/NQ-HDQT	05/06/2024	Approval of the implementation of the Basel III standard implementation project at KienlongBank	100
19	18/NQ-HDQT	05/27/2024	Assigning tasks to members of KienlongBank Board of Directors	100
20	19/NQ-HDQT	June 19, 2024	Implement the 2023 profit distribution plan according to Resolution No. 01/NQ-DHDCD dated April 26, 2024 of the General Meeting of Shareholders	100
21	20/NQ-HDQT	June 19, 2024	Approving the policy of implementing health insurance purchase policy for credit collaborators at KienlongBank.	100
22	21/NQ-HDQT	June 19, 2024	Approval of the Selection of Auditing Company for the 2024 fiscal year	100
23	22/NQ-HDQT	June 19, 2024	Through the implementation of incentive policies for Business Units, Regional Directors, Blocks, Representative Offices, Board of Directors' Office, Internal Audit Department and Departments, Boards, and Headquarters Centers in supporting the completion of business targets in 2024.	100
24	23/NQ-HDQT	June 28, 2024	Through KienlongBank's labor regulations	100
25	24/NQ-HDQT	05/07/2024	Change the structure, number, and elect additional members of the Board of Directors and Supervisory Board for the 2023 - 2027 term	62.5
26	25/NQ-HDQT	05/07/2024	Human resources work at KienlongBank	100
27	26/NQ-HDQT	05/07/2024	Election of Chairman of KienlongBank Board of Directors for the 2023 - 2027 term	100
28	27/NQ-HDQT	05/07/2024	Organizing the 2024 Extraordinary General Meeting of Shareholders	62.5
29	28/NQ-HDQT	05/07/2024	Election of Vice Chairman of KienlongBank Board of Directors for the 2023 - 2027 term	100
30	29/NQ-HDQT	07/09/2024	Assigning tasks to members of the Board of Directors for the 2023 - 2027 term	100
31	30/NQ-HDQT	07/25/2024	Change of name and location of operation of KienlongBank – Nha Be Branch	100
32	31/NQ-HDQT	July 31, 2024	Approve and issue transaction limits for financial institutions of KienlongBank	100
33	32/NQ-HDQT	06/08/2024	Through the disclosure of capital adequacy ratio information as of June 30, 2024	100
34	33/NQ-HDQT	August 16, 2024	Change of name and location of operation of KienlongBank - Saigon Branch - Binh Tay Transaction Office	100
35	34/NQ-HDQT	08/26/2024	Through Investment in purchasing new generation ATM system in 2024	100



36	35/NQ-HDQT	08/29/2024	Support expenses on the occasion of National Day 09/02/2024 for KienlongBank staff	100
37	36/NQ-HDQT	04/09/2024	Approving the last registration date to exercise shareholders' rights to attend the 2024 KienlongBank Extraordinary General Meeting of Shareholders	100
38	37/NQ-HDQT	04/09/2024	Approval of the list of personnel expected to elect additional independent members of the Board of Directors and members of the Board of Supervisors of KienlongBank for the 2023 - 2027 term submitted to the State Bank of Vietnam for approval	62.5
39	38/NQ-HDQT	September 18, 2024	Through the Amendment and Supplement of KienlongBank's Labor Regulations	100
40	39/NQ-HDQT	September 18, 2024	Approval of the Issuance Plan, Capital Use and Repayment Plan, and Registration Document for Public Offering of Bonds of KienlongBank	100
41	40/NQ-HDQT	10/04/2024	Support expenses on the occasion of the 29th anniversary of KienlongBank's establishment (October 27, 1995 - October 27, 2024) for KienlongBank's staff	100
42	41/NQ-HDQT	10/04/2024	Approval of the contents of documents for the 2024 KienlongBank Extraordinary General Meeting of Shareholders	100
43	42/NQ-HDQT	10/15/2024	Approval of amendments and supplements to the Issuance Plan, Capital Use and Repayment Plan, and Public Offering Registration Documents of KienlongBank's Bonds	100
44	43/NQ-HDQT	10/25/2024	Through human resources work at KienlongBank	100
45	44/NQ-HDQT	10/25/2024	Approval of documents for the 2024 KienlongBank Extraordinary General Meeting of Shareholders (amended and supplemented)	62.5
46	45/NQ-HDQT	10/28/2024	Approving the policy of approving a number of contracts and transactions between KienlongBank and the subjects specified in Clause 1, Article 64 of KienlongBank's Charter.	100
47	46/NQ-HDQT	10/29/2024	Assigning tasks to members of the Board of Directors for the 2023 - 2027 term	100
48	47/NQ-HDQT	11/11/2024	Approval of the policy to change the organizational structure model of the Information Technology Block and the Card Center under the Business Block	100



No.	Resolution/Decision No.	Date	Content	Approval rate
49	48/NQ-HDQT	11/29/2024	Approval of salary adjustment for the Executive Board and Office Staff of the Board of Directors at KienlongBank	100
50	49/NQ-HDQT	11/29/2024	Approval of changing the operating location of KienlongBank - Binh Duong Branch - Di An Transaction Office	100
51	50/NQ-HDQT	12/13/2024	Approving the handling of the proposal of the Compensation, Support and Resettlement Council for the High-rise Commercial Service Complex Project in the Chi Lang Stadium area related to the proposal for compensation for land and houses in Da Nang City of KienlongBank	100
52	51/NQ-HDQT	12/20/2024	Orientation of main targets of KienlongBank's 2025 business plan	100
53	52/NQ-HDQT	31/12/2024	Approving the selection of an auditing unit for fiscal year 2025	100

## 5.2. Decisions of the Board of Directors

No.	Decision No.	Date	Content	Approval rate
1	01/QD-HDQT	06/02/2024	Issuing KienlongBank's Banking Regulations in Crisis Conditions	100
2	02/QD-HDQT	05/27/2024	Appointment of KienlongBank Human Resources Committee members	100
3	03/QD-HDQT	05/27/2024	Appointment of members of KienlongBank Risk Management Committee	100
4	04/QD-HDQT	05/27/2024	Appointment of members of KienlongBank Risk Management Council	100
5	05/QD-HDQT	05/27/2024	Appointment of members of KienlongBank Emulation and Reward Council	100
6	06/QD-HDQT	05/27/2024	Appointment of members of KienlongBank Innovation and Innovation Review Council	100
7	07/QD-HDQT	05/27/2024	Change of capital representative of KienlongBank at KienlongBank Debt Management and Asset Exploitation Company Limited (KBA Company ) and change of personnel of KBA Company's Board of Members	100
8	08/QD-HDQT	11/06/2024	Issuing KienlongBank's Risk Appetite Regulations	100
9	09/QD-HDQT	11/06/2024	Issuing the Regulations on Organization and Operation of KienlongBank's Risk Management Committee	100



No.	Decision No.	Date	Content	Approval rate
10	10/QD-HDQT	11/06/2024	Issuing the Regulations on Organization and Operation of KienlongBank's Risk Management Council	100
11	11/QD-HDQT	June 19, 2024	Promulgate regulations on delivery, storage and transportation of cash, valuable assets and valuable papers.	100
12	12/QD-HDQT	June 28, 2024	Decision on job arrangement for senior personnel at KienlongBank	100
13	13/QD-HDQT	June 28, 2024	Issuing Regulations on Issuance of Valuable Papers of KienlongBank	100
14	14/QD-HDQT	June 28, 2024	Issuing KienlongBank's Labor Regulations	100
15	15/QD-HDQT	June 28, 2024	Issuing Credit Provision Regulations for KienlongBank's Customers	100
16	15A/QD-HDQT	07/01/2024	Decision on amending and supplementing KienlongBank's Investment Regulations issued together with Decision No. 406/QD-HDQT dated December 4, 2020 of KienlongBank's Board of Directors	100
17	15B/QD-HDQT	07/01/2024	Decision on amending and supplementing the Regulations on Capital Contribution and Share Purchase of KienlongBank issued together with Decision No. 407/QD-HDQT dated December 4, 2020 of the Board of Directors of KienlongBank	100
18	15C/QD-HDQT	07/01/2024	Decision on amending and supplementing the Corporate Bond Investment Regulations of KienlongBank issued together with Decision No. 07/QD-HDQT dated March 17, 2022 of the Board of Directors of KienlongBank	100
19	15D/QD-HDQT	07/01/2024	Decision on amending and supplementing the Regulations on Trust and Trusteeship of KienlongBank issued together with Decision No. 23/QD-HDQT dated October 13, 2022 of the Board of Directors of KienlongBank	100
20	16/QD-HDQT	05/07/2024	KienlongBank Human Resources Decision	100
21	17/QD-HDQT	05/07/2024	Decision on Changing the Legal Representative of KienlongBank	100
22	18/QD-HDQT	05/07/2024	Decision on Appointment of Acting Chief Executive Officer of KienlongBank	100



No.	Decision No.	Date	Content	Approval rate
23	19/QD-HDQT	07/09/2024	Decision on appointing members of KienlongBank's Human Resources Committee	100
24	20/QD-HDQT	07/09/2024	Decision on appointing members of KienlongBank Risk Management Committee	100
25	21/QD-HDQT	07/09/2024	Decision on appointing members of KienlongBank Risk Management Council	100
26	22/QD-HDQT	07/09/2024	Decision on appointing members of KienlongBank Emulation and Reward Council	100
27	23/QD-HDQT	07/09/2024	Decision on appointing members of KienlongBank Innovation and Innovation Review Council	100
28	23A/QD-HDQT	12/07/2024	Issuing the Regulation on Classification of assets, provision levels, methods of setting up and using provisions to handle risks in KienlongBank's operations	100
29	24/QD-HDQT	07/25/2024	Issuing KienlongBank's Foreign Currency Transaction Regulations	100
30	25/QD-HDQT	July 31, 2024	Issuing Regulations on Internal Credit Rating for KienlongBank's financial institution partners	100
31	26/QD-HDQT	08/08/2024	Decision on Amending and supplementing KienlongBank's Salary Regulations issued together with Decision No. 162/QD-HDQT dated June 14, 2021 of the Board of Directors	100
32	27/QD-HDQT	September 18, 2024	Decision on Amendment and Supplement to KienlongBank's Labor Regulations	100
33	28/QD-HDQT	09/21/2024	Decision on reappointment of the position of Deputy Chief Executive Officer of KienlongBank	62.5
34	28A/QD-HDQT	09/27/2024	Promulgate the Regulations on issuance, use and payment of KienlongBank Debit Cards and Prepaid Cards.	100
35	29/QD-HDQT	10/02/2024	Promulgate the Regulation on Credit Approval Decentralization and Organization of Activities of KienlongBank's Approval Level.	62.5
36	30/QD-HDQT	10/16/2024	Issuing the Regulations on Organization and Operation of KienlongBank's Human Resources Committee	100



No.	Decision No.	Date	Content	Approval rate
37	31/QD-HDQT	10/16/2024	Decision to amend and supplement the Regulation on Organization and Operation of KienlongBank's Risk Management Committee issued together with Decision No. 09/QD-HDQT dated June 11, 2024 of the Board of Directors	100
38	32/QD-HDQT	10/16/2024	Decision to amend and supplement the Regulations on Organization and Operation of KienlongBank Risk Management Council issued together with Decision No. 10/QD-HDQT dated June 11, 2024 of the Board of Directors	100
39	33/QD-HDQT	10/26/2024	Re-appointment of the position of Chief of Office of the Board of Directors of KienlongBank	100
40	34/QD-HDQT	10/26/2024	Decision on amending and supplementing KienlongBank's Recruitment and Personnel Arrangement Regulations issued together with Decision No. 163/QD-HDQT dated June 14, 2024 of the Board of Directors	100
41	35/QD-HDQT	10/29/2024	Re-appointment of Chief Accountant of KienlongBank	100
42	36/QD-HDQT	10/29/2024	Appointment of KienlongBank Human Resources Committee members	100
43	37/QD-HDQT	10/29/2024	Appointment of members of KienlongBank Risk Management Committee	100
44	38/QD-HDQT	10/29/2024	Appointment of members of KienlongBank Risk Management Council	100
45	39/QD-HDQT	10/29/2024	Appointment of members of KienlongBank Emulation and Reward Council	100
46	40/QD-HDQT	10/29/2024	Appointment of members of KienlongBank Innovation and Innovation Review Council	100
47	41/QD-HDQT	11/11/2024	Establishment of Strategy Board and direct transformation of KienlongBank	100
48	42/QD-HDQT	11/11/2024	Issuing the Regulations on Organization and Operation of KienlongBank Strategy and Transformation Board	100
49	43/QD-HDQT	12/20/2024	Re-appointment of Deputy Chief Executive Officer at KienlongBank	100
50	44/QD-HDQT	12/20/2024	Termination of validity of KienlongBank document	100



No.	Decision No.	Date	Content	Approval rate
51	45/QD-HDQT	12/27/2024	Promulgating the Regulations on Organization and Operation of KienlongBank	100
52	46/QD-HDQT	12/27/2024	Issuing the Regulations on Organization and Operation of the Capital Source and Financial Institutions Block of KienlongBank	100
53	47/QD-HDQT	12/27/2024	Issuing the Regulations on Organization and Operation of KienlongBank Technology Block	100
54	48/QD-HDQT	12/27/2024	Issuing the Regulations on Organization and Operation of KienlongBank Digital Banking Block	100
55	49/QD-HDQT	12/27/2024	Decision to amend and supplement the Regulations on Organization and Operation of KienlongBank Business Division issued together with Decision No. 17/QD-HDQT dated August 1, 2023 of the Board of Directors	100
56	50/QD-HDQT	12/27/2024	Decision to amend and supplement the Regulations on Organization and Operation of KienlongBank Strategy and Transformation Board issued together with Decision No. 42/QD-HDQT dated November 11, 2024 of the Board of Directors	100

### III. Board of Supervisors (annual report):

#### 1. Information about members of Board of Supervisors:



No.	Members of Board of Supervisors	Position	The date becoming/ceasing to be the member of the Board of Supervisors	Qualification
1	Ms. Do Thi Tuyet Trinh	Head of Supervisory Board	Re-elected by the General Meeting of Shareholders from April 27, 2023	Bachelor of Economics International Certificate in Internal Auditing
2	Mr. Dang Minh Quan	Member of the Supervisory Board	Re-elected by the General Meeting of Shareholders from April 27, 2023	Bachelor of Economics Bachelor of Laws Bachelor of Foreign Language Education Master of Economics
3	Ms. Hoang Thi Phuong	Member of the Supervisory Board	Elected by the General Meeting of Shareholders from April 26, 2024	Bachelor of Accounting
4	Mr. Vu Pham Thai Ha	Member of the Supervisory Board	Dismissed by the General Meeting of Shareholders from October 26, 2024	Bachelor of Finance - Banking Master of Finance
5	Mr. Dao Ngoc Hai	Member of the Supervisory Board	Elected by the General Meeting of Shareholders from October 26, 2024	Bachelor of Business Administration
6	Ms. Nguyen Thi Khanh Phuong	Member of the Supervisory Board	Elected by the General Meeting of Shareholders from October 26, 2024	Master of Business Administration

## 2. Meetings of Board of Supervisors:

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reason for absence
1	Ms. Do Thi Tuyet Trinh	6	100%	100%	
2	Mr. Dang Minh Quan	6	100%	100%	
3	Ms. Hoang Thi Phuong	6	100%	100%	
4	Mr. Vu Pham Thai Ha	4	100%	100%	Dismissal of Board of Supervisors members from October 26, 2024



No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reason for absence
5	Mr. Dao Ngoc Hai	2	100%	100%	Member of the Board of Supervisors from October 26, 2024
6	Ms. Nguyen Thi Khanh Phuong	2	100%	100%	Member of the Board of Supervisors from October 26, 2024

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

Supervisory activities of the Board of Supervisors towards the Board of Directors, Executive Board and shareholders :

- Supervise compliance with the provisions of law, the State Bank of Vietnam, and KienlongBank's Charter in the management and operation of the Board of Directors and Executive Board:
  - + Monitor organizational structure and Board meetings to ensure compliance with laws;
  - + Supervise the governance activities of the Committees under the Board of Directors, the councils under the Chief Executive Officer and the internal control system regarding organizational structure, operating regulations, risk management policies, compliance culture, etc.;
  - + Supervise the implementation of risk management measures, debt collection, and debt settlement to control bad debt ratio, ensure safety limits in operations in compliance with State Bank regulations and KienlongBank's internal regulations.
- Monitor compliance with legal regulations, the State Bank of Vietnam in developing and promulgating relevant regulations and policies to ensure compliance with the Law on Credit Institutions No. 32/2024/QH15 effective from July 1, 2024, KienlongBank Charter effective from July 1, 2024.
- Monitor the completion of the internal control system, overcome shortcomings/limitations, etc. according to the conclusions, instructions, recommendations/recommendations of the State Management Agency, Independent Auditor, Internal Auditor and the instructions of the Board of Directors.
- Monitor implementation of the contents of the resolution of the General Meeting of Shareholders, including:
  - + Profit distribution plan 2023;



- + Business plan 2024;
- + Paying 2024 remuneration to the Board of Directors and Board of Supervisors;
- + Select an independent auditing company for fiscal years 2024, 2025;
- + bond offering to the public.
- Supervise the approval and implementation of purchases, sales of assets, contracts and other transactions under the authority of the Board of Directors.
- Monitor compliance with regulations on safety restrictions in KienlongBank's operations as prescribed in the Law on Credit Institutions.
- Update the list of shareholders owning 1% or more of charter capital and related persons of members of the Board of Directors, members of the Supervisory Board, and members of the Executive Board.
- Supervise members of the Board of Directors, Board of Supervisors, Chief Executive Officer, Deputy Chief Executive Officer to publicly disclose related interests and declare related persons in accordance with the law and the charter of KienlongBank. Supervise transactions between KienlongBank and Kienlong Commercial Joint Stock Bank - Debt Management and Asset Exploitation Company Limited, members of the Board of Directors, Board of Supervisors, Chief Executive Officer, Deputy Chief Executive Officer and their related persons in accordance with the law and the charter of KienlongBank.
- In 2024, the Board of Supervisors did not receive any resolutions or decisions of the General Meeting of Shareholders, requests from major shareholders or groups of major shareholders regarding the inspection of accounting books, other documents and the management and operation of KienlongBank.
- 4. The coordination among the Board of Supervisors, Audit Committee, the Board of Management, Board of Directors and other managers:**
  - The Supervisory Board has coordinated with the Board of Directors and the Executive Board to perform assigned functions and tasks, specifically: The Head of the Supervisory Board attended all meetings of the Board of Directors; attended conferences to deploy the Bank's business activities... During the meetings, the Head of the Supervisory Board contributed opinions on the contents arising from the meetings.
  - The Board of Directors and the Executive Board provide the Board of Supervisors with information, reports, and data as required to perform its duties.
  - The Supervisory Board has directed the Internal Audit Department to implement audit contents according to the 2024 audit plan and the requirements and instructions of the State Bank. The implementation status of audit contents in 2024 is as follows:
    - + Conduct business operations audit at 02 branches and 10 transaction offices.
    - + Conducted 06 operational and thematic audits at units under the Headquarters.
    - + Conduct 01 thematic audit as requested/directed by the State Bank.



**5. Other activities of the Board of Supervisors (if any) :**

- Develop and have the General Meeting of Shareholders approve the Regulations on organization and operation of the Supervisory Board.
- Monitor financial status, review financial statements for 2023 and the first 6 months of 2024 of the Bank and consolidate with subsidiaries.
- Supervise internal audit activities, including:
  - + Monitor and evaluate the implementation of professional ethics standards of members of the Board of Supervisors and internal auditors;
  - + Supervise the internal audit department in: (i) Implementing the 2024 audit plan; (ii) Reviewing and evaluating the effectiveness of internal audit and the performance of the Chief Internal Auditor in 2024; (iii) Handling and overcoming shortcomings and limitations of internal audit according to the requirements and recommendations of the State Bank, independent audit organizations and other competent authorities.
- Make reports as required by State Management Agencies.

**IV. Board of Management**

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment/dismissal of members of the Board of the Management
1	Mr. Tran Hong Minh	February 15, 1985	Bachelor of Investment Economics	Appointed Deputy Chief Executive Officer on November 25, 2022 Appointment of Acting Chief Executive Officer on July 9, 2024
2	Mr. Do Van Bac	June 5, 1992	Bachelor	Appointed Deputy Chief Executive Officer on September 22, 2023
3	Mr. Nguyen Hoang An	July 29, 1967	Bachelor of Banking	Appointed Deputy Chief Executive Officer on October 1, 2016
4	Mr. Tran Van Thai Binh	August 30, 1975	Bachelor of Economics	Appointed Deputy Chief Executive Officer on May 24, 2022
5	Mr. Nguyen Van Minh	September 9, 1977	Bachelor of Electronics and Telecommunications	Appointed Deputy Chief Executive Officer on January 7, 2021



No.	Members of Board of Management	Date of birth	Qualification	Date of appointment/dismissal of members of the Board of the Management
6	Mr. Le Trung Viet	April 19, 1966	Bachelor of Economics	Appointed Deputy Chief Executive Officer on December 18, 2012 Dismissal of Deputy Chief Executive Officer on July 1, 2024
7	Mr. Tran Ngoc Minh	November 4, 1984	Bachelor of Finance - Banking Master of Economics	Appointed Deputy Chief Executive Officer on January 7, 2021 Appointment of Acting Chief Executive Officer on October 15, 2021 Appointed Chief Executive Officer on December 9, 2021 Dismissal of Chief Executive Officer on July 9, 2024

#### V. Chief Accountant

Name	Date of birth	Qualification	Date of appointment/dismissal
Mrs. Vu Dang Xuan Vinh	January 22, 1984	Master of Banking and Finance	November 1, 2023

#### VI. Training courses on corporate governance :

The Board of Directors, the Supervisory Board, and the Executive Board regularly update legal regulations on corporate governance; raise awareness of compliance with legal regulations and internal regulations on governance - especially the clear separation of roles and responsibilities between levels of governance and management of the Bank; respect the rights and obligations of shareholders, the Board of Directors, the Supervisory Board, and the Executive Board and strictly perform the obligation to disclose information regarding information that must be disclosed in accordance with current laws.

The Bank has developed and issued Internal Governance Regulations and implemented them throughout the system, while continuously improving the internal document system (Regulations, regulations, etc.) to separate the functions of governance, supervision, and operation, ensuring transparency, stability, and smoothness in all activities of the Bank.



In October 2024, KienLongBank organized a "Corporate Governance" course directly taught by leaders and lecturers of the State Securities Commission to continue updating knowledge on corporate governance for the Board of Directors and Bank managers through the system of legal regulations, international practices and practical situations on corporate governance.

In addition, to ensure the working capacity and leadership of the Bank's management staff. In the process of digital transformation, KienlongBank organized the training program "Agile management thinking in the transformation process for leaders" in November 2024. The training program provided trainees with an overview of an advanced work management method, along with a number of related solutions and support tools, thereby helping the Bank's Board of Directors and management staff update advanced knowledge to carry out important projects of the Bank as well as promote the transformation process and increase the efficiency of business operations.

**VII. The list of affiliated persons of the public company (annual report) and transactions of affiliated persons of the Company.**

1. The list of affiliated persons of the Company (Appendix 1).
2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons. (Appendix 2).
3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: None.
4. Transactions between the Company and other objects.
  - 4.1. Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director (Chief Executive Officer) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): (Appendix 3).
  - 4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (Chief Executive Officer) and other managers as a member of Board of Directors, Director (Chief Executive Officer or CEO): None/No information.
  - 4.3. Other transactions of the company (if any) that may bring material or immaterial benefits to members of the Board of Directors, members of the Supervisory Board, Director (Chief Executive Officer) and other managers: None.

**VIII. Share transactions of internal persons and their affiliated persons (Annual report)**

1. The list of internal persons and their affiliated persons (Appendix 4).
2. Transactions of internal persons and affiliated persons with shares of the company

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage	Number of shares	Percentage	
	Do not have						

**IX. Other significant issues: None**

Above is the corporate governance report for 2024, KienlongBank reported to the State Securities Commission of Vietnam and Ho Chi Minh City Stock Exchange.

Best regards.

**CHAIRMAN OF THE BOARD OF DIRECTORS**

**Recipients:**

- As above;
- Archived: BO.



(Sign, full name and seal)

Tran Ngoc Minh





# APPENDIX 1

List of related persons of the company

Status	Name of organization/individual	Securities trading account (if any)	Position in the company/Insider relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/Contact address	The starting point is the person concerned.	Time is no longer relevant	Reason	Relationship with the company
<b>I. Board of Directors</b>									
1	Mr. Tran Ngoc Minh		Vice Chairman of the Board of Directors, cum General Director from July 8, 2024 Chairman of the Board of Directors from July 9, 2024	(		07/01/2021		According to Resolution No. 26/NQ-HDQT dated July 5, 2024	
2	Ms. Nguyen Thi Hong Hanh		Member of the Board of Directors until July 9, 2024 Vice Chairman of the Board of Directors from July 9, 2024	(		26/04/2024		According to Resolution No. 28/NQ-HDQT dated July 5, 2024	
3	Mr. Kim Minh Tuan		Independent Member of Board of Directors	(		26/10/2024		According to Resolution No. 02/NQ-DHDCD dated October 26, 2024	
4	Ms. Nguyen Thi Thanh Huong		Member of Board of Directors	(		05/01/2023			



Status	Name of organization/individual	Securities trading account (if any)	Position in the company/Insider relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/Contact address	The starting point is the person concerned.	Time is no longer relevant	Reason	Relationship with the company
5	Mr. Bui Thanh Hai		Member of Board of Directors	1		28/12/2021			
6	Mr. Le Khac Gia Bao		Member of Board of Directors			28/12/2021			
7	Mr. Nguyen Cao Cuong		Member of Board of Directors			26/04/2018			
8	Mrs. Nguyen Thuy Nguyen		Independent Member of Board of Directors			27/04/2023			
9	Mr. Nguyen Chi Hieu		Independent Member of Board of Directors			26/10/2024		According to Resolution No. 02/NQ-DHDCD dated October 26, 2024	
10	Ms. Tran Thi Thu Hang		Chairman of the Board of Directors until July 8, 2024		2		28/01/2021	10/26/2024	According to Resolution No. 25/NQ-HDQT dated July 5, 2024
			Member of the Board of Directors from July 9, 2024	According to Resolution No. 02/NQ-DHDCD dated October 26, 2024					
II. Board of Control									



Status	Name of organization/individual	Securities trading account (if any)	Position in the company/Insider relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/Contact address	The starting point is the person concerned.	Time is no longer relevant	Reason	Relationship with the company
1	Ms. Do Thi Tuyet Trinh		Head of Supervisory Board			28/12/2021			
2	Mr. Dang Minh Quan		Member of Supervisory Board			15/4/2014			
3	Ms. Hoang Thi Phuong		Member of Supervisory Board			26/04/2024			
4	Ms. Nguyen Thi Khanh Phuong		Member of Supervisory Board			26/10/2024		According to Resolution No. 02/NQ-DHDCD dated October 26, 2024	
5	Mr. Dao Ngoc Hai		Member of Supervisory Board			26/10/2024		According to Resolution No. 02/NQ-DHDCD dated October 26, 2024	
6	Mr. Vu Pham Thai Ha		Member of Supervisory Board			27/04/2023	10/26/2024	According to Resolution No. 02/NQ-DHDCD dated October 26, 2024	

Status	Name of organization/individual	Securities trading account (if any)	Position in the company/Insider relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/Contact address	The starting point is the person concerned.	Time is no longer relevant	Reason	Relationship with the company
<b>III. Executive Board</b>									
1	Mr. Tran Hong Minh		Deputy Chief Executive Officer until July 8, 2024 Acting Chief Executive Officer from July 9, 2024			25/11/2022		According to Decision No. 18/QD-HDQT dated July 5, 2024	
2	Mr. Do Van Bac		Deputy Chief Executive Officer			22/09/2023			
3	Mr. Nguyen Hoang An		Deputy Chief Executive Officer			01/10/2016			
4	Mr. Tran Van Thai Binh		Deputy Chief Executive Officer			25/11/2022			
5	Mr. Nguyen Van Minh		Deputy Chief Executive Officer			24/05/2022			
6	Mr. Le Trung Viet		Deputy Chief Executive Officer			07/01/2021	07/01/2024	According to Decision No. 12/QD-HDQT dated June 28, 2024	
7	Mr. Tran Ngoc Minh		Vice Chairman of the Board of Directors, cum Chief Executive Officer until July 8, 2024			18/12/2012		According to Decision No. 16/QD-HDQT dated July 5, 2024	



Status	Name of organization/individual	Securities trading account (if any)	Position in the company/Insider relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/Contact address	The starting point is the person concerned.	Time is no longer relevant	Reason	Relationship with the company
<b>IV. Chief Accountant</b>									
1	Mrs. Vu Dang Xuan Vinh		Chief Accountant	C		01/11/2023			
<b>V. Person in charge of corporate governance, Person authorized to disclose information</b>									
1	Mrs. Nguyen Thanh Thuy		Corporate Governance Officer, Authorized Information Disclosure Officer	0		07/04/2023			
<b>VI. Related companies</b>									
1	KienlongBank Debt Management and Asset Exploitation Company Limited			1701452905	6th Floor, No. 40-42-44 Pham Hong Thai, Vinh Thanh Van, RG, Kien Giang	12/11/2010			Subsidiary

*Note: NSH Certificate number\*: ID card number/Passport number (for individuals) or Business registration certificate number, Operating license or equivalent legal documents (for organizations)/NSH.*



## APPENDIX 2

Transactions between the company and its related persons; or between the company and major shareholders, insiders, or related persons of insiders

Unit: Million VND

Status	Content	Amount
<b>I.</b>	<b>Related party transactions occurring in 2024</b>	
	<b>Debt Management and Asset Exploitation One Member Limited</b>	
1	<b>Liability Company – Kien Long Commercial Joint Stock Bank – Subsidiary</b>	
	Deposit interest expense	18,240
	Office rental cost	16,058
	Property appraisal costs	5,782
	Money transferred to subsidiaries to set up funds	1,299
	Profit after tax of the subsidiary transferred	4,366
2	<b>Member of the Board of Directors</b>	
	Deposit interest expense	44
	Remuneration	19,055
3	<b>Member of the General Board of Directors</b>	
	Deposit interest expense	8
	Salary and bonus	18,387
4	<b>Members of the Board of Supervisors</b>	
	Deposit interest expense	6
	Remuneration	5,924
5	<b>Individuals Related to Members of the Board of Directors</b>	
	Deposit interest expense	143
6	<b>Individuals Related to Members of the General Board of Directors</b>	
	Deposit interest expense	172
7	<b>Individuals Related to Members of the Board of Supervisors</b>	
	Deposit interest expense	69
<b>II.</b>	<b>Details of receivables/(payables) with related parties as at 31/12/2024</b>	
	<b>Debt Management and Asset Exploitation One Member Limited</b>	
1	<b>Liability Company – Kien Long Commercial Joint Stock Bank – Subsidiary</b>	
	Deposit	339,652
	Interest payable	7,649
	Office rental deposit	1,700
2	<b>Member of the Board of Directors</b>	
	Loan	-
	Deposit	4,817
	Interest payable	21
3	<b>Member of the General Board of Directors</b>	
	Loan	89
	Deposit	1,845
	Interest payable	1
4	<b>Member of the Board of Supervisors</b>	
	Loan	25
	Deposit	614
	Interest payable	0
5	<b>Individuals Related to Members of the Board of Directors</b>	
	Loan	109
	Deposit	3,732



	Interest payable	29
6	<b>Individuals Related to Members of the General Board of Directors</b>	
	Loan	28
	Deposit	15,690
	Interest payable	92
7	<b>Individuals Related to Members of the Board of Supervisors</b>	
	Loan	-
	Deposit	1,622
	Interest payable	22





### APPENDIX 3

Transactions between the company and companies in which members of the Board of Directors, members of the Board of Supervisors, Directors (General Directors) and other managers have been and are founding members or members of the Board of Directors, Directors (General Directors) operating within the past three (03) years (calculated at the time of reporting)

Unit: Million VND

Status	Content	Amount
<b>I.</b>	<b>Related party transactions occurring in 2024</b>	
<b>1</b>	<b>Companies Related to Members of the Board of Directors</b>	
	Deposit interest expense	58,996
<b>2</b>	<b>Companies Related to Members of the General Board of Directors</b>	
	Deposit interest expense	112
<b>3</b>	<b>Companies Related to Members of the Board of Supervisors</b>	
	Deposit interest expense	0
<b>II.</b>	<b>Details of receivables/(payables) with related parties as at 31/12/2024</b>	
<b>1</b>	<b>Companies Related to Members of the Board of Directors</b>	
	Loan	-
	Deposit	2,086,863
	Interest payable	6,799
<b>2</b>	<b>Companies Related to Members of the General Board of Directors</b>	
	Loan	-
	Deposit	19,129
	Interest payable	15
<b>3</b>	<b>Companies Related to Members of the Board of Supervisors</b>	
	Loan	-
	Deposit	1
	Interest payable	0





# APPENDIX 4

List of insiders and related persons of insiders as of December 31, 2024

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
<b>I. Board of Directors and related persons</b>										
1	Tran Ngoc Minh		Vice Chairman of the Board of Directors, cum General Director until July 8, 2024 Chairman of the Board of Directors from July 9, 2024							
1.1	Tran Ngoc Mai		Father							
1.2	Dang Thi Hue		Mother							
1.3	Do Thi Xuan		Wife							
1.4	Tran Ngoc Minh Quan		Son							
1.5	Tran Ngoc Minh Quang		Son							
1.6	Tran Ngoc		Younger brother							
1.7	Pham Thi My Dung		sister in law							
1.8	Tran Thi Ngoc Hieu		Younger sister							
1.9	Tran Ngoc Hao		Younger brother							
1.10	Do Nhu Dung		father in law							
1.11	Tran Thi Mai Phuong		Mother in law							
1.12	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							
1.13	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
2	Nguyen Thi Hong Hanh		Member of the Board of Directors from April 26, 2024 to July 8, 2024 Vice Chairman of the Board of Directors from July 9, 2024							
2.1	Nguyen Huy Bich		Father							
2.2	Nguyen Thi Yen Tam		Mother							
2.3	Nguyen Thi Hai Yen		Older sister							
2.4	Hoang Thanh Trung		Husband							
2.5	Hoang Thanh Hoa		father in law							
2.6	Nguyen Thi My		Mother in law							
2.7	Hoang Minh Long		Boy							
2.8	Sunshine Homes Development Joint Stock Company		Company of which the Reporter is the Manager							
2.9	SmartMind Securities Joint Stock Company (Former name: KS Securities Joint Stock Company)		Company of which the Reporter is the Manager							
2.10	Minh Long General Import Export Investment Joint Stock Company		The company whose related person is the Manager and the equity owner							
2.11	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							




No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
2.12	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
3	Kim Minh Tuan		Independent member of the Board of Directors from October 26, 2024							
3.1	Do Thu Ha		Wife							
3.2	Nguyen Kim Binh		Father							
3.3	Nguyen Thi Ngoc		Mother							
3.4	Do Thai		father in law							
3.5	Nguyen Thi Thanh		Mother in law							
3.6	Kim Quang Huy		biological child							
3.7	Kim Anh Kiet		biological child							
3.8	Kim Nhuy		Older sister							
3.9	Kim Anh Tai		Older brother							
3.10	Kim Trong Tue		Older brother							
3.11	Kim Thi Thanh Nhan		Younger sister							
3.12	Tan Tay Do Seafood Service Joint Stock Company		The Company whose Related Person of the report is the Manager and equity owner							
3.13	Khai An Investment and Trading Company Limited		Company in which the Reporting Related Person is an Equity Owner							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
3.14	Bao Kim Trade Tourism Joint Stock Company		The Company whose Related Person of the report is the Manager and equity owner							
3.15	Cat Loi Joint Stock Company		Company of which the Reporting Related Person is the Controller							
3.16	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							
3.17	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
4	Nguyen Thi Thanh Huong		Board Member	(						
4.1	Nguyen Manh Hung		Husband	(						
4.2	Nguyen Thi Ha Linh		Daughter	(						
4.3	Nguyen Phan Anh		Son	(						
4.4	Nguyen Minh Loan		Father							
4.5	Nguyen Thi Bich Tram		Mother	(						
4.6	Nguyen Van Loi		father in law							
4.7	Phan Thuy Lan		Mother in law	(						
4.8	Nguyen Thi Thanh Huong		Older sister	(						
4.9	Pham Manh Cuong		brother in law	(						
4.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager	1						



No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
4.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
5	Bui Thanh Hai		Board Member							
5.1	Ho Kim Bac Ai		Wife							
5.2	Bui Ho Hai Dang		Son							
5.3	Bui Ho Hai Yen		Daughter							
5.4	Bui Ho Hai Duong		Son							
5.5	Bui Van Phan		Father							
5.6	Pham Thi Day		Mother							
5.7	Bui Tien Dung		Older Brother							
5.8	Nguyen Thi Lan		Sister in law							
5.9	Bui Thanh Sang		Older Brother							
5.10	Bui Thi Tuyet Nga		Older Sister							
5.11	Dinh Van Hoai		brother in law							
5.12	Ho Thai Bach		father in law							
5.13	Nguyen Thi Hue		Mother in law							
5.14	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							
5.15	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
6	Le Khac Gia Bao		Board Member							
6.1	Mai Phuong Ngan		Wife							
6.2	Le Mai Gia Duc		Son							
6.3	Le Mai Quynh Anh		Daughter							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
6.4	Le Khac Tinh		Father							
6.5	Ton Nu Thanh Thuy		Mother							
6.6	Le Khac Gia Khanh		younger brother							
6.7	Le Khac Gia Trung		younger brother							
6.8	Nguyen Thi Quynh Anh		sister in law							
6.9	Le Nu Kha Nhu		younger brother							
6.10	Nguyen Thanh Hai		brother in law							
6.11	Mai Thanh		father in law							
6.12	Pham Thi Phuong Loan		Mother in law							
6.13	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							
6.14	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
7	Nguyen Cao Cuong		Board Member							
7.1	Dang Thi Ngoc Anh		Wife							
7.2	Nguyen Dang Minh Khang		Son							
7.3	Nguyen Dang Ha My		Daughter							
7.4	Nguyen Tien Hung		Father							
7.5	Nguyen Thi Dung		Mother							
7.6	Nguyen Quang Huy		younger brother							
7.7	Dang Huu Duc		father in law							
7.8	Nguyen Thi Lan		Mother in law							
7.9	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							





No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
7.10	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
8	Nguyen Thuy Nguyen		Independent Member of Board of Directors					1,862,940	0.51	
8.1	Hoang Vu Dat		Husband							
8.2	Hoang Anh Khoa		Son							
8.3	Hoang Khanh Huyen		Daughter							
8.4	Nguyen Van Lien		Father							
8.5	Tran Thi Nga		Mother							
8.6	Nguyen Thuy Co		Older sister							
8.7	Tran Thanh Binh		brother in law							
8.8	Hoang Quang Huy		father in law							
8.9	Vu Thi Lan		Mother in law							
8.10	SmartMind Securities Joint Stock Company (Former name: KS Securities Joint Stock Company)		Company of which the Reporter is the Manager							
8.11	SI Development Joint Stock Company		Company of which the Reporter is the Manager							
8.12	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
8.13	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
9	Nguyen Chi Hieu		Independent Member of Board of Directors							
9.1	Duong Quynh Anh		Wife							
9.2	Nguyen Tram Anh		Daughter							
9.3	Nguyen Chi Nam Anh		Boy							
9.4	Nguyen Chi Thanh		Father							
9.5	Phan Thi Ut		Mother							
9.6	Duong Ngoc Lan		father in law							
9.7	Tran Thi Bich Thuy		Mother in law							
9.8	Nguyen Huong Giang		younger brother							
9.9	Khuong Xuan Thao		brother in law							
9.10	NDT Solutions Co., Ltd.		The Company of which the Reporter is the Manager and the Equity Owner							
9.11	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager							
9.12	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager							
II. Board of Supervisors and related persons										





No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
1	Do Thi Tuyet Trinh		Head of Supervisory Board							
1.1	Do Ngoc Quang		Father							
1.2	Tran Thi Toan		Mother							
1.3	Tran Bao Ngoc		Daughter							
1.4	Do Kim Tuyen		Older sister							
1.5	Do Minh Tuan		Older brother							
1.6	Le Thi Nga		Sister in law							
1.7	Do Thi Quynh Trang		Older sister							
1.8	Dang Quang Tan		brother in law							
1.9	Kien Long Commercial Joint Stock Bank		The company of which the Reporter is the Head of the Board of Supervisors							
1.10	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporter is the Head of the Supervisory Board							
2	Dang Minh Quan		Board Member							
2.1	Dang Van My		Father							
2.2	Pham Ngoc Lan		Mother							
2.3	Duong Thi Cam Van		Step Mother							
2.4	Nguyen Bich Huyen		Wife							
2.5	Dang Phuc Nhan		Son							
2.6	Dang Huu Nghia		Son							
2.7	Dang Thi Quynh Anh		half-brother							
2.8	Nguyen Van Dang		father in law							
2.9	Nguyen Thi Vang		Mother in law							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
2.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is a member of the Board of Directors							
2.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporter is a member of the Board of Supervisors							
3	Hoang Thi Phuong		Board Member							
3.1	Hoang Van Xuan		Father							
3.2	Nguyen Thi Phung		Mother							
3.3	Nguyen Manh Hung		father in law							
3.4	Do Thi Nhuan		Mother in law							
3.5	Nguyen Viet Phuong		Husband							
3.6	Nguyen Viet Hoang Lam		Son							
3.7	Hoang Phuong Yen		younger brother							
3.8	Hoang Ba Huyen		brother in law							
3.9	KN Online Payment Company Limited		Company in which the Reporter's husband owns 100% of the capital contribution							
3.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an insider							
3.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporter is a member of the Board of Supervisors							



No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
4	Nguyen Thi Khanh Phuong		Board Member							
4.1	Nguyen Viet Anh		Husband							
4.2	Nguyen Anh Hoa		biological child							
4.3	Nguyen Phuong Hoa		biological child							
4.4	Nguyen Huu Ngoc		Father							
4.5	Luong Thi Danh		Mother							
4.6	Nguyen Luong Giang		Older brother							
4.7	Duong Thi Huong		Sister in law							
4.8	Nguyen The Boi		Mother in law							
4.9	Ho Thi Thanh		Sister-in-law							
4.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an insider							
4.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporter is a member of the Board of Supervisors							
5	Dao Ngoc Hai		Board Member							
5.1	Dao Xuan Thanh		biological father							
5.2	Nguyen Thi Lan		biological mother							
5.3	Nguyen Duc Khai		father in law							
5.4	Nguyen Thi Kim Dung		Mother in law							
5.5	Nguyen Thi Thu Trang		Wife							
5.6	Dao Duy Anh		Son							
5.7	Dao Diep Anh		Daughter							
5.8	Dao Nam Anh		Son							
5.9	Dao Hai Dung		Older sister							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
5.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an insider							
5.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporter is a member of the Board of Supervisors							
<b>III. Executive Board and related persons</b>										
1	Tran Hong Minh		Deputy General Director until July 8, 2024 Acting General Director from July 9, 2024							
1.1	Vu Thi Van Anh		Wife							
1.2	Tran Vi Khanh		Daughter							
1.3	Tran Phuc Thanh		Son							
1.4	Tran Hanh Son		Father							
1.5	Bui Thi Nhung		Mother							
1.6	Vu Dai Quan		father in law							
1.7	Do Thi Anh Tuyet		Mother in law							
1.8	Tran Quynh Trang		Younger sister							
1.9	Dang Hoai Son		brother in law							
1.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							
2	Do Van Bac		Deputy General Manager					265,168	0.07	
2.1	Do Van Binh		Father							
2.2	Truong Thi Lich		Mother							





No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
2.3	Do Thi Dinh		Older sister	0001000100000						
2.4	Do Thi Luong		Older sister							
2.5	Do Thi Lua		Older sister							
2.6	Phung Xuan Duong		brother in law							
2.7	Le Van Ngoc		brother in law							
2.8	Nguyen Dinh Duc		brother in law					1,278,500	0.35	
2.9	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							
3	Nguyen Hoang An		Deputy General Director; Chairman of the Grassroots Union					6,102	0.00	
3.1	Nguyen Kim Hoang		Father							
3.2	Nguyen Phung Lien		Mother							
3.3	Trang Thi My Nhung		Wife							
3.4	Nguyen Thuong Thuong		Daughter							
3.5	Nguyen Hoang Phong		Son							
3.6	Nick Iori		son in law							
3.7	Nguyen Thi Huyen Lan		Older sister							
3.8	Nguyen Thi Kim Trang		Older sister							
3.9	Nguyen Thi Kim Ngan		Younger sister							
3.10	Nguyen Hoang Lac		Younger brother							
3.11	Patrice Castain		brother in law							
3.12	Pham Ba Hai		brother in law							
3.13	Nguyen Van Hai		brother in law							
3.14	Trang Van Hon		father in law							
3.15	Vo Thi Khoi		Mother in law							
3.16	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
4	Tran Van Thai Binh		Deputy General Director and Regional Director					103	0.00	
4.1	Nguyen Thi Huu Quyen		Wife							
4.2	Tran Thai Huy		Son							
4.3	Tran Thuy Lam		Daughter							
4.4	Tran Van Sau		Father							
4.5	Le Thi Chinh		Mother							
4.6	Nguyen Huu Nguyen		father in law							
4.7	Ngo Thi Tam		Mother in law							
4.8	Tran Thi Cam Linh		Older sister							
4.9	Tran Xuan Vinh		Older brother							
4.10	Truong Ngoc Uyen		Sister in law							
4.11	Tran Le Sinh		Older brother							
4.12	Lam Thi Thanh Hong		Sister in law							
4.13	Tran Thi Thien Chau		Younger sister							
4.14	Tran Hoang Minh		brother in law							
4.15	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							
5	Nguyen Van Minh		Deputy General Manager							
5.1	Tran Thi Kieu		Mother							
5.2	Nguyen Van Thuong		Father							
5.3	Vu Hong Yen		Wife							
5.4	Nguyen Thi Man		Younger sister							
5.5	Nguyen Van Mam		Younger brother							
5.6	Nguyen Minh Duc		Son							
5.7	Nguyen Thai Ha		Son							
5.8	Hoang Thuy Phuong		brother in law							
5.9	Nguyen Thi Van		sister in law							



No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
5.10	Nguyen Thi Phan		Mother in law							
5.11	Vu Son Tram		father in law							
5.12	Hoang Phuc Investment and Development Joint Stock Company		Company in which the Reporting Person owns shares; Company in which the Reporter's Related Person is a Manager							
5.13	FSC Electronics and Information Technology Joint Stock Company		Company in which the Reporter owns shares							
5.14	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							
6	Vu Dang Xuan Vinh		Chief Accountant							
6.1	Vu Quoc Viet		Father							
6.2	Dang Thi Theu		Mother							
6.3	Vu Quang		Older brother							
6.4	Tran Thi Thanh Hoa		Sister in law							
6.5	Nguyen Hong Quan		Husband							
6.6	Nguyen Van Sam		father in law							
6.7	Tran Thi Thoa		Mother in law							
6.8	Nguyen Hong Duc		biological child							
6.9	Nguyen Hong Phuc		biological child							
6.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							

No	Full name	Securities trading account (if any)	Position in Company/Insider Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares owned at the end of the period	End of period share ownership ratio (%)	Note
7	Nguyen Thanh Thuy		Corporate Governance Officer, Authorized Information Disclosure Officer							
7.1	Nguyen Xuan Duc		Father							
7.2	Le Thi Khanh		Mother							
7.3	Hoang Mao		father in law							
7.4	Ho Thi Truong		Mother in law							
7.5	Hoang Anh Tuan		Husband							
7.6	Hoang Viet Ha		Daughter							
7.7	Hoang Ngoc Mai		Daughter							
7.8	Nguyen Le Chien		Younger brother							
7.9	Nguyen Phuong Nga		sister in law							
7.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is an Insider							