

No: *AD* / 2025/CV-VPB

*Ha Noi, January 24, 2024*

**REPORT ON CORPORATE GOVERNANCE**

**2024**

- Name: Vietnam Prosperity Joint Stock Commercial Bank (VPBank)
- Head office: 89 Lang Ha, Dong Da, Ha Noi.
- Telephone: 04309288900 Fax: 043.9288901
- Email (registered for information disclosure): vanphonghdqt@vpbank.com.vn
- Charter capital: VND 79,339,236,010,000.
- Sticker symbol: VPB
- Corporate governance model: Annual General Meeting, Board of Directors, Supervisory Board and Chief Executive Officer.
- Implementation of internal audit function: finished.



**I. Activities of Annual General Meeting.**

VPBank's Annual General Meeting 2024 took place on April 29, 2024.

The resolutions of VPBank General Meeting 2024 are summarized as below. The detailed Annual General Meeting's Resolutions have been published on the website and by means of information disclosure according to regulations.

No	Resolution No	Detail
1	NQ01/2024/ĐHĐCĐ	Approval of the BOM's report
2	NQ02/2024/ĐHĐCĐ	Approval of the Board of Directors' full report
3	NQ03/2024/ĐHĐCĐ	Approval of the Supervisory Board's full report
4	NQ04/2024/ĐHĐCĐ	Approval of VPBank's standalone and consolidated financial statements for fiscal year ended December 31, 2023.
5	NQ05/2024/ĐHĐCĐ	Approval of profit distribution plan 2023.
6	NQ06/2024/ĐHĐCĐ	Approval of the remuneration and the operating budget of the VPBank's BOD and Supervisory Board in 2024

7	NQ07/2024/ĐHĐCĐ	Approval of the list of the bank's independent audit companies
8	NQ08/2024/ĐHĐCĐ	Approval in principles the issuance/sale of shares under VPBank's ESOP 2024
9	NQ09/2024/ĐHĐCĐ	Approval of other capital contribution, cooperation, joint venture, and association, etc.
10	NQ10/2024/ĐHĐCĐ	Approval of contracts with subsidiaries
11	NQ11/2024/ĐHĐCĐ	Approval of the takeover of a credit institution being a commercial bank subject to mandatory transfer
12	NQ12/2024/ĐHĐCĐ	Decision on the establishment of branches, representative offices, subsidiaries or other forms of commercial presence of VPBank overseas.
13	NQ13/2024/ĐHĐCĐ	Passing of the issuance of Sustainability Bond in the form of private placement to a number of investors
14	NQ14/2024/ĐHĐCĐ	Passing of and assigning tasks to the BOD
15	NQ15/2024/ĐHĐCĐ	Passing of the proposal on supplementing activities onto VPBank's license
16	NQ16/2024/ĐHĐCĐ	Passing and approval of removal of eligible written-off debts off
17	NQ17/2024/ĐHĐCĐ	Passing of the amended Charter of Vietnam Prosperity Commercial Joint Stock Bank and the tasks authorized to the BOD
18	NQ18/2024/ĐHĐCĐ	Passing of the draft regulation on operations of the BOD.
19	NQ19/2024/ĐHĐCĐ	Passing of the draft regulation on operations of the Supervisory Board
20	NQ20/2024/ĐHĐCĐ	Passing of the draft regulation on corporate governance
21	NQ21/2024/ĐHĐCĐ	Approval of the number of BOD's members for the 2020-2025 term to be 07 members, including 01 independent member of the BOD.
22	NQ22/2024/ĐHĐCĐ	Election result of 02 additional members of the BOD for the 2020-2025

## II. Board of Directors.

### 1. Information on BOD members

No	Member	Position	Date starting/ceasing to be BOD member/independent member	
			Appointment	Relived from duty
1	Mr Ngô Chí Dũng	Chairman	Re-appointed on May 29, 2020	
2	Mr Bùi Hải Quân	Vice chairman	Re-appointed on May 29, 2020	
3	Mr Lô Bằng Giang	Vice chairman	Re-appointed on May 29, 2020	
4	Mr Nguyễn Đức Vinh	Member	Re-appointed on May 29, 2020	
5	Mr Nguyễn Văn Phúc	Independent member	Re-appointed on May 29, 2020	
6	Ms Phạm Thị Nhung	Member	Newly appointed on April 29, 2024	
7	Mr Takeshi Kimoto	Member	Newly appointed on April 29, 2024	

### 2. Meetings of the BOD

No	Member	No. of meetings attended	Percentage	Reason for not attending
1	Ngô Chí Dũng	4	100%	
2	Bùi Hải Quân	4	100%	
3	Lô Bằng Giang	4	100%	

No	Member	No. of meetings attended	Percentage	Reason for not attending
4	Nguyễn Đức Vinh	4	100%	
5	Nguyễn Văn Phúc	4	100%	
6	Ms Phạm Thị Nhung	3	100%	
7	Mr Takeshi Kimoto	3	100%	

### 3. The BOD' supervision of the CEO and the Board of Management (BOM):

- ✓ Participated in monthly meetings of the BOM (12 monthly meetings).
- ✓ Monitored the Bank's operations through daily, weekly, monthly, quarterly business performance reports and other reports/proposals from the BOM.
- ✓ Supervised by reviewing and processing information from the reports of the Supervisory Board and Internal Audit (IA) on the Bank's functions.
- ✓ Supervised by participating in meetings/reports of the Risk Management Committee, Human Resources Committee...

### 4. Activities of sub-committees under the BOD

#### 4.1 Human Resources Committee (HRMC).

The Human Resources Committee (HRC) reviews matters related to organizational structure, nominations, compensation, and employee performance evaluations of the Bank and its subsidiaries, either through direct meetings or by receiving reports from the Human Resources Management Division and the Executive Board. Based on this information, the HRC provides assessments, analyses, and advice to the Board of Directors (BOD) to make decisions on relevant issues. Specifically, the HRC's activities in 2024 include:

- Reviewing and providing timely guidance on monthly human resource indicators and activities of the Human Resources Management Division and subsidiaries.
- Advising the BOD on decisions related to recruitment, appointments, dismissals, salary adjustments, and labor discipline actions (as per legal regulations and internal procedures) for individuals within the BOD's approval authority.
- Reviewing and assessing the standards and conditions for electing and appointing new members to the Board of Directors in 2024.
- Advising the BOD on regular activities such as: evaluating the work performance of 2023, formulating the 2023 work performance bonus plan, approving the 2024 headcount and personnel costs, setting KPIs for 2024 for VPBank leaders and subsidiary executives. Additionally, the HRC

advises the BOD on action plans and key activities for the entire system in the field of human resources management at VPBank in 2024.

- Directly evaluating the 2024 annual salary review plans, updating employee segment positioning at VPBank as a basis for developing effective policies and schemes.
- Evaluating and approving the Young Talents project.
- Evaluating and updating the list of individuals eligible for the VPHome special benefits program to ensure retention of key employees of the Bank.
- Assisting subsidiaries in developing and standardizing human resources governance regulations; advising subsidiaries on recruitment and appointments of key leadership personnel.
- Advising the BOD on issuing operational regulations and amendments for the FDI Center, the Communications and Marketing Center, the Financial Markets and Transaction Banking Division, the Governance and Data Analytics Division, as well as updating the organizational structure for the SME Banking Division, the Legal & Compliance Division, and the Debt Recovery & Management Division.

#### **4.2 Risk Management Committee**

VPBank's Risk Management Committee (RMC) always proactively provides timely directions to enhance the Bank's risk management capacity and adaptability. As a result, the Bank has maintained stable asset quality and established a solid foundation for business growth activities. Specifically, in 2024, the RMC has implemented the following activities:

- Closely monitoring and maintaining VPBank's risk profile within safe thresholds through the Risk Appetite Statement for 2024-2026 and the 2024 top-down Strategic Risk Management Indicators. Under the guidance of the RMC, these indicators have been continuously reviewed throughout the year and adjusted promptly to reflect significant changes in the risk profile while aligning with the Bank's business direction, and ensuring compliance with the State Bank of Vietnam (SBV) and investor requirements.
- Continuing the implementation of a risk management framework (RMF) in compliance with SBV regulations, with the aim of upgrading to advanced international standards. In 2024, the Bank continues to comprehensively improve its processes, regulations, models, and IT systems to meet Basel III standards. Additionally, the Bank consistently fine-tunes and upgrades these elements in line with the SBV's guidance, aiming to be one of the leading banks in piloting Basel III comprehensively in 2025.
- Closely monitoring the results of Capital Adequacy (ICAAP) and Liquidity (ILAAP) stress tests, conducted biannually based on the updated business plan for each phase of 2024. Adverse scenarios are thoroughly reviewed, taking into account global macroeconomic fluctuations. This allows the Bank to accurately estimate the impacts on capital and liquidity while having contingency plans ready for all scenarios.
- Proactively monitoring the implementation of the Continuous Business Management Strategy across the entire bank and providing timely advice to the Board of Directors to maintain stable operations and ensure business development goals are met at all times.
- Supporting the transition towards a green economy in Vietnam, in line with the government's vision for 2050, by developing a plan aimed at achieving net-zero emissions with specific actions

and timelines. In 2024, to integrate ESG risk management into the Bank's overall RMF, the RMC has advised on monitoring a new strategic RMF indicator related to credit exposure to the coal-fired power sector, gradually reducing exposure to carbon-intensive industries, and promoting sustainable growth.

- Focusing on enhancing information security risk management amidst increasing complex challenges and continuous innovation demands both domestically and internationally. The RMC is committed to building an information security management system that meets advanced international standards (ISO 27001, PCI-DSS). At the same time, the RMC has provided timely directions to upgrade the information security system to comply with new regulations set by the governing authorities, such as personal data protection and building a centralized biometric database, ensuring no disruption to the Bank's business development.
- Advising the Board of Directors on the approval and issuance of i) Capital Costs for 2025, ii) Risk Appetite Statement for 2025-2027, and iii) the list of Key Activities & Key Risks, etc., to ensure alignment between risk appetite and annual goals, as well as effective implementation of the Bank's overall business strategy and compliance with SBV requirements.

#### 5. Resolutions/decisions of the BOD in the first 6 months of 2024 (Appendix 01 attached)

### III. The Supervisory Board

#### 1. Information about The Supervisory Board (SB)

No	Name	Position	Starting from	Education
1	Ms Kim Ly Huyền	Head	Member of the SB from April 26, 2019 Head of the SB from December 26, 2022	Master
2	Ms Trịnh Thị Thanh Hằng	Fulltime member	Since 10/04/2017	Master
3	Mr Vũ Hồng Cao	Member	Since 26/04/2019	Bachelor

#### 2. The SB's meetings

No	Member	Number of attended meetings	Attendance	Voting
1	Ms Kim Ly Huyền	11	100%	100%

No	Member	Number of attended meetings	Attendance	Voting
2	Ms Trịnh Thị Thanh Hằng	11	100%	100%
3	Mr Vũ Hồng Cao	11	100%	100%

In 2024, the SB held 11 meetings to implement tasks according to its function and responsibilities. At these meetings, the SB discussed the execution of the quarterly key tasks and gave relevant instructions to Internal Audit (IA), particularly:

- January 2, 2024: SB meeting to approve the assignment of tasks to SB members;
- January 16, 2024: First Quarter 2024 Meeting: (i) Summary of Supervisory Board activities in 2023; (ii) Key tasks in 2024; (iii) SB plan for the first quarter of 2024;
- March 29, 2024: SB meeting to approve the results of the appraisal of VPBank's Financial Statements 2023;
- April 1, 2024: Q2 2024 Meeting: (i) Summary of SB activities in Q1 2024; (ii) Key tasks in Q2 2024; (iii) Approval of SB's draft documents and reports;
- May 6, 2024: SB meeting approved the issuance of regulation on organization and operation of the Board of Supervisors after consulting at the Annual General Meeting;
- July 8, 2024: Q3/2024 Meeting: (i) Summary of the Supervisory Board (SB) activities in Q2/2024; (ii) Summary of the Internal Audit (IA) activities in Q2/2024; (iii) Approval of drafts for some documents and reports of the SB; (iv) Key tasks for Q3/2024
- August 22, 2024: Approval of the updated 2024 Audit Plan
- September 6, 2024: SB meeting to review and approve matters related to the review of the Interim Financial Statements for the 6-month period ending June 30, 2024
- October 21, 2024: Q4/2024 Meeting: (i) Summary of the SB activities in Q3/2024; (ii) Summary of the IA activities in Q3/2024; (iii) Approval of documents and reports from the SB; (iv) Key tasks for Q4/2024
- November 28, 2024: SB meeting to approve the issuance of a document updating and revising the organizational structure and activities of the Internal Audit Unit at VPBank
- December 12, 2024: SB meeting to approve the 2025 Audit Plan

### **3. Supervisory Activities of the Supervisory Board (SB) over the Board of Directors (BOD), Board of Management (BOM), and Shareholders:**

The supervisory activities of the SB focus on matters related to its responsibilities as stipulated by law, the Charter, and the Organizational Structure and Operating Regulations of the SB, including: i) The management governance of VPBank; (ii) The implementation by the BOD and BOM of the orientations, goals, and business targets approved by the Annual General Meeting (AGM); (iii) Other matters as prescribed by law.

Through the results of the supervision and internal audit (IA), it is shown that, in essence, the Bank has:

- Established an Internal Control System (ICS) comprising three independent defense lines that basically meet the requirements of Circular 13/2018/TT-NHNN dated May 18, 2018, which provides regulations on the internal control system of commercial banks and foreign bank branches, including: (i) Ensuring there are mechanisms for delegation, empowerment, organizational structure, operational mechanisms, regulations, and processes; (ii) Establishing functions for risk identification and control within business units and direct support units; (iii) Developing internal policies/regulations for risk management (RM), risk measurement, monitoring, and legal compliance; (iv) Setting up certain cross-checking units in high-risk business areas or where support systems exist.
- The system of documents, regulations, and processes for ICS and RM basically meets legal requirements, with key control points designed.
- In the operation of units, basic compliance with the Bank's internal regulations is ensured. Through the results of supervision at various levels and IA results, the SB has promptly made recommendations to the BOD and BOM regarding measures to strengthen controls, improve internal regulations, and enhance compliance culture in certain units... to minimize and reduce risks, ensure legal compliance, and improve operational quality and effectiveness.

#### **4. The SB's cooperation with the BOD, BOM and other managers:**

The BOD, BOM and SB cooperated in the monitoring, audit, and supervision to ensure that the SB carried out and fulfilled its tasks according to the law, charter and regulation on organization and operations of the SB. The opinions and recommendations given by the SB/IA were also acknowledged and the relevant remedies were taken by the BOM.

During the year, the Supervisory Board (SB) participated in several meetings of the Board of Directors (BOD), committees, and councils to promptly update information for supervisory purposes and coordinate with the BOD and Board of Management (BOM) in directing/implementing the requirements of state management authorities, supervising, monitoring, and addressing issues based on the conclusions of inspection and supervisory authorities, if any.

#### **5. Other Activities of the SB:**

- Supervisory Oversight of IA Management through:
  - The SB provides guidance and directs IA to implement the annual audit plan;
  - Directing IA to update risks and implement according to new legal regulations and directives from the State Bank of Vietnam (SBV) directly related to the SB and IA, so as to adjust the audit approach in line with the bank's actual developments and the new requirements of the law and regulatory authorities;
  - Directing IA to monitor and urge the BOM to implement corrective actions for audit recommendations to ensure they are appropriate and completed on time.
- Performing the review of VPBank's financial statements for the year and interim period in accordance with legal regulations and VPBank's internal regulations;
- Fulfillment of regular and ad hoc reporting requirements from the SBV;

- Guiding and directing IA to enhance the quality of IA personnel through training activities to meet audit requirements. Developing solutions to retain key IA staff through career development, professional training, soft skills, and implementing the bank's general training policies.

### III. Board of Management

No	Member	Date of birth	Education	Date of appointment/relief from duty as BOM member
1	Ms Nguyễn Đức Vinh	16/09/1958	Master of Business Administration	Appointed on 04/07/2012
2	Mr Lưu Thị Thảo	08/04/1974	Bachelor of Accounting Member of Association of Chartered Certified Accountants (ACCA) UK Member of Certified Practising Accountant (CPA) Australia	Appointed on 16/07/2018
3	Mr Nguyễn Thanh Bình	25/05/1966	Bachelor of Banking and Finance/Postgraduate training program on Public Policy - Fulbright University Vietnam	Appointed on 21/02/2002
4	Ms Dương Thị Thu Thủy	04/03/1965	Executive Master of Business Administration	Appointed on 09/04/2009
5	Mr Nguyễn Thành Long	19/07/1966	Master of Law	Appointed on 07/01/2014
6	Mr Đinh Văn Nho	02/10/1977	Master of Business Administration	Appointed on 01/07/2018
7	Mr Phùng Duy Khương	24/07/1976	Master of Accounting	Appointed on 03/01/2019

8	Mrs Phạm Thị Nhung	02/04/1980	Bachelor of foreign economics Price appraiser – Ministry of Finance	Appointed on 27/04/2021
9	Mr Kamijo Hiroki	19/03/1970		Appointed on 05/08/2024

#### V. Chief Accountant

Full name	Date of birth	Education	Date of appointment/relief from duty
Mrs Nguyễn Thị Thu Hằng	22/11/1973	Master of Economics specialising in accounting - audit	Appointed on 28/12/2012

#### VI. Training on corporate governance

The corporate governance training programs that members of the Board of Directors (BOD), members of the Supervisory Board (SB), the Executive Director (CEO), other management officials, and the Company Secretary have participated in according to corporate governance regulations:

In 2024, VPBank sent relevant officers in the field of corporate governance (Permanent Deputy CEO, Corporate Governance Officer; Investor Relations Director; Internal Audit Director, and other relevant officers...) to participate in workshops and forums to continuously update the latest trends related to corporate governance, such as:

- The in-depth workshop program "Corporate Governance Best Practices Beyond Compliance – ACGS Workshop"; the workshop "For a Renewed, Effective, and Transparent Shareholder Meeting Season," "Unlocking the Potential of the Board of Directors," "Board of Directors Remuneration – Trends and Implementation"; "Reputation & Trust of Enterprises – A Perspective from ESG and Corporate Governance"; the 7th Annual Corporate Governance Forum (AF7) with the theme "Investing in Corporate Governance: Attracting Responsible Investors in the Trend of Market Globalization" organized by the Vietnam Institute of Directors (VIOD) – a member of the Global Network of Directors Institutes (GNDI).
- The corporate governance training program organized by the State Securities Commission (SSC): The forum "Enhancing Corporate Governance Capacity for Listed Companies"; Workshop on Key Issues in Compliance with Securities Law and Public Company Regulations.

- The conference on tasks for developing the securities market in 2024.

In addition, the Bank has also sent officials from the Internal Audit and Risk Management Divisions to participate in banking governance training organized by the State Bank of Vietnam and the State Secretariat for Economic Affairs (SECO) of Switzerland.

The Corporate Governance Officer participated in and graduated from the specialized training program on Corporate Governance Secretary (CSMP3) organized by the Vietnam Institute of Directors (VIOD).

Some corporate governance achievements of VPBank in 2024:

- VPBank was honored in the Top 10 Large Market Capitalization Companies with the Best Corporate Governance in 2024 by HOSE. Based on criteria assessing compliance with current corporate governance regulations and the application of best practices in corporate governance, including new points related to the implementation of sustainable development at the company, VPBank surpassed over 500 listed companies on the HNX and HOSE stock exchanges to make it to the final round and was recognized by the organizers as one of the top 10.
- VPBank continued to rank in the Top 20 companies with the highest ESG (Environmental, Social, and Governance) scores in the VNSI (VN Sustainability Index) for six consecutive years and in the top 5 largest market capitalization stocks in the VNSI in 2024.
- VPBank was also listed as one of the top 50 pioneering companies practicing the best corporate governance and committed to improving the quality and corporate governance ratings for Vietnam.

**VII. List of VPBank's related persons of VPBank and transactions of VPBank's related persons with VPBank (enclosed Appendix 02).**

**VIII. Share transactions of internal people and their related people (Appendix 03).**

**Recipients:**

- Ditto;
- BOD & SB (for information)
- BODO filing.

**VIETNAM PROSPERITY JOINT STOCK  
COMMERCIAL BANK  
BOD CHAIRMAN**



*Ngô Chí Dũng*



**APPENDIX 01 LIST OF BOD'S RESOLUTIONS & DECISIONS - 2024**

No	Resolution No	Date	Content	Approval Rate
1	2024/QĐNS-HĐQT	2/1/2024	Appointment of personnel at Ubank	100%
2	2024/QĐNS-HĐQT	2/1/2024	Appointment of personnel at branches	100%
3	2024/QĐNS-HĐQT	2/1/2024	Appointment of personnel at branches	100%
4	2024/QĐNS-HĐQT	2/1/2024	Appointment of personnel at branches	100%
5	2024/QĐNS-HĐQT	2/1/2024	Appointment of personnel at branches	100%
6	2024/CSH-HĐQT	8/1/2024	Outsourcing operational risks managements	100%
7	2024/NQ-HĐQT	10/1/2024	Approval of contracts and transactions of VPBankSecurities	100%
8	2024/NQ-HĐQT	10/1/2024	Approval of content and signing of information security agreement between VPBank, VPB SMBC FC và SMBC	100%
9	2024/QĐi-HĐQT	12/1/2024	Announcement of the expiry of management and use of VPBank stamp	100%
10	2024/NQ-HĐQT	16/1/2024	Appointment of representative to manage capital contribution stake of VPBank	100%
11	2024/NQ-HĐQT	22/1/2024	Issuance of the amended Charter per AGM resolution	100%
12	2024/QĐ-HĐQT	23/1/2024	Deployment of group model governance	100%
13	2024/NQ-HĐQT	25/1/2024	Change of name and location of branch in district 2	100%
14	2024/NQ-HĐQT	25/1/2024	Change of name and location of Tan Phu district transaction centre	100%
15	2024/NQ-HĐQT	25/1/2024	Change of location - Rach Dua transaction centre	100%
16A	2024/NQ-HĐQT	30/1/2024	Approval of list of eligible employees for buying back ESOP stocks from ex-employees	100%
16	2024/NQ-HĐQT	1/2/2024	Approval of transaction with SMBC Singapore	100%
17	2024/NQ-HĐQT	1/2/2024	Approval of transaction with OPES	100%
18	2024/QĐNS-HĐQT	1/2/2024	Seconding of branch staff	100%
19	2024/QĐNS-HĐQT	1/2/2024	Seconding of branch staff	100%
20	2024/QĐNS-HĐQT	1/2/2024	Seconding of branch staff	100%
21	2024/NQ-HĐQT	7/2/2024	Change of location - Phu Quoc transaction centre	100%
22	2024/QCH-HĐQT	15/2/2024	Operational mechanism of steering committee for anti corruption and crime at VPBank	100%
23	2024/QĐi-HĐQT	19/2/2024	Regulations on internal credit rating	100%
24	2024/QĐi-HĐQT	19/2/2024	Framework of financial and non-financial metrics under internal credit rating system	100%
25	2024/NQ-HĐQT	19/2/2024	Appointment of personnel at branches	100%
26	2024/QĐNS-HĐQT	19/2/2024	Terminating labour contract with branch personnel	100%
27	2024/QĐNS-HĐQT	19/2/2024	Terminating labour contract with branch personnel	100%
28	2024/QĐNS-HĐQT	19/2/2024	Appointment of branch personnel	100%
29	2024/QĐNS-HĐQT	19/2/2024	Appointment of branch personnel	100%
30	2024/QĐNS-HĐQT	19/2/2024	Appointment of branch personnel	100%
31	2024/QCH-HĐQT	21/2/2024	Organizational and operational structure of IT and strategy council for digital banking and ecosystem	100%
32	2024/QĐNS-HĐQT	21/2/2024	Seconding of branch staff	100%
33	2024/NQ-HĐQT	23/2/2024	Change of name - Nhu Quynh district transaction centre	100%
34	2024/NQ-HĐQT	23/2/2024	Decision on borrowing from some internal organizations	100%
34a	2024/QĐNS-HĐQT	25/2/2024	Appointment of centre head	100%
34b	2024/QĐi-HĐQT	25/2/2024	Issuance of annexes 01 and 02 for internal credit rating system	100%
35	2024/QĐNS-HĐQT	26/2/2024	Termination of labour contract at branch	100%
36	2024/NQ-HĐQT	26/2/2024	Change of location - Yen Khanh transaction centre	100%
37	2024/NQ-HĐQT	26/2/2024	Change of location - Ung Hoa transaction centre	100%
38	2024/NQ-HĐQT	26/2/2024	Change of location - Ngo Gia Tu transaction centre	100%
39	2024/CTI-HĐQT	27/2/2024	Enhancing reporting in credit approval	100%
40	2024/QĐi-HĐQT	27/2/2024	Regulation on credit approval, credit limit prior to payment and indirect limit at VPBank.	100%
41	2024/NQ-HĐQT	27/2/2024	Approval of bilateral loan from the foreign financial corporation	100%
42	2024/QĐNS-HĐQT	27/2/2024	Termination of labour contract at branch	100%
43	2024/QĐNS-HĐQT	27/2/2024	Seconding of branch staff	100%
44	2024/QĐi-HĐQT	29/2/2024	Regulation on signing - suspending and terminating labour contract	100%
45	2024/NQ-HĐQT	29/2/2024	Ex-right day for participating in the AGM 2024	100%
46	2024/QĐNS-HĐQT	29/2/2024	Termination of secondment of branch personel	100%
47	2024/QĐNS-HĐQT	29/2/2024	Seconding of branch staff	100%
48	2024/QĐNS-HĐQT	29/2/2024	Appointment of branch personnel	100%
49	2024/QĐNS-HĐQT	29/2/2024	Nominees for BOD election	100%
50	2024/QĐNS-HĐQT	1/3/2024	Updating personnel information	100%



51	2024/NQ-HĐQT	1/3/2024	Approval of transaction with SMBC Ho Chi Minh city branch	100%
52	2024/NQ-HĐQT	1/3/2024	Change of location - Son La branch	100%
53	2024/NQ-HĐQT	1/3/2024	Appointment of supervisory board member at the Vpbank SMBC FC	100%
54	2024/NQ-HĐQT	4/3/2024	Appoint of branch personnel	100%
55	2024/NQ-HĐQT	11/3/2024	Approval of contract with VPBank Securities	100%
56	2024/NQ-HĐQT	13/3/2024	Final registration day for nominees for BOD period 2020-2025	100%
57	2024/QĐNS-HĐQT	13/3/2024	Termination of labour contract at branch	100%
58	2024/QĐNS-HĐQT	13/3/2024	Allowances for branch personnels	100%
59	2024/QĐNS-HĐQT	13/3/2024	Seconding of branch staff	100%
60	2024/QĐNS-HĐQT	13/3/2024	Seconding of branch staff	100%
61	2024/QĐNS-HĐQT	13/3/2024	Termination of branch staff secondment	100%
62	2024/NQ-HĐQT	15/3/2024	Approval of 2023 internal capital adequacy report for submitting to SBV	100%
63	2024/NQ-HĐQT	20/3/2024	Change of branch location - Xuong Giang	100%
64	2024/NQ-HĐQT	20/3/2024	Change of branch location - Ly Nhan	100%
65	2024/NQ-HĐQT	20/3/2024	Change of transaction centre location - Binh Thanh	100%
66	2024/NQ-HĐQT	20/3/2024	Change of name and location - Ben Thanh branch	100%
67	2024/NQ-HĐQT	20/3/2024	Decision on appointing personnel for business trip	100%
68	2024/NQ-HĐQT	25/3/2024	Approval of contract and transaction with OPES	100%
69	2024/NQ-HĐQT	27/3/2024	Approval of content and signing customer referral contract between VPBank FC and SMBC	100%
70	2024/NQ-HĐQT	27/3/2024	Amendment to risk management strategy for group of customers at VPBank	100%
70a	2024/NQ-HĐQT	29/3/2024	Agreement on agenda for AGM 2024	100%
71	2024/NQ-HĐQT	1/4/2024	Issuance of core metrics of 2024 top-down risk management strategy	100%
72	2024/QĐi-HĐQT	1/4/2024	Regulation on core metrics of 2024 top-down risk management strategy	100%
73	2024/QCH-HĐQT	1/4/2024	Organizational and operational mechanism - council for handling losses of NPLs	100%
74	2024/QĐi-HĐQT	1/4/2024	Regulation on provisioning and use of provisioning proceeds for NPLs, provisioning for investment losses	100%
75	2024/NQ-HĐQT	1/4/2024	Change of name and location - Hiep Ninh transaction centre	100%
76	2024/NQ-HĐQT	1/4/2024	Change of name and location - Bac Ninh transaction centre	100%
77	2024/NQ-HĐQT	1/4/2024	Change of location - Song Cau transaction centre	100%
78	2024/QĐNS-HĐQT	4/4/2024	Appointment of branch personnel	100%
79	2024/QĐNS-HĐQT	4/4/2024	Appointment of branch personnel	100%
80	2024/QĐNS-HĐQT	4/4/2024	Termination of branch staff secondment	100%
81	2024/QĐNS-HĐQT	4/4/2024	Appointment of branch personnel	100%
82	2024/NQ-HĐQT	4/4/2024	Change of location - Song Cong transaction centre	100%
83	2024/NQ-HĐQT	4/4/2024	Change of name - Ngo Gia Tu transaction centre	100%
84	2024/NQ-HĐQT	9/4/2024	Nominees for BOD	100%
85	2024/QĐNS-HĐQT	9/4/2024	Seconding of branch staff	100%
86	2024/QĐNS-HĐQT	9/4/2024	Termination of branch staff secondment	100%
87	2024/QĐNS-HĐQT	9/4/2024	Appointment of branch personnel	100%
88	2024/QĐNS-HĐQT	9/4/2024	Termination of secondment of branch personel	100%
89	2024/QĐNS-HĐQT	9/4/2024	Appointment of branch personnel	100%
90	2024/QĐNS-HĐQT	9/4/2024	Termination of secondment of branch personel	100%
91	2024/QĐNS-HĐQT	9/4/2024	Appointment of branch personnel	100%
92	2024/QĐNS-HĐQT	9/4/2024	Termination of regional staff secondment	100%
93	2024/QĐNS-HĐQT	9/4/2024	Appointment of branch personnel	100%
94	2024/QĐi-HĐQT	10/4/2024	Regulation on handling problematic loans	100%
95	2024/NQ-HĐQT	12/4/2024	Approval of contract with VPBank Securities	100%
95a	2024/NQ-HĐQT	15/4/2024	Agreement on extension of proposal for transaction limits with VPB SMBC FC	100%
96	2024/NQ-HĐQT	16/4/2024	Approval of content and signing of first amendment to the shares purchase between VPBank và SMBC	100%
97	2024/QĐi-HĐQT	17/4/2024	Amendments to the regulation on approval of credit approval, risk limits prior to payment	100%
98	2024/QĐNS-HĐQT	19/4/2024	Appointment of BOD members	100%
99	2024/QĐi-HĐQT	19/4/2024	Regulation on managing risks derived from legal compliance	100%
100	2024/QĐi-HĐQT	19/4/2024	Regulation on approval power on asset and spending at VPBank	100%
101	2024/QĐi-HĐQT	19/4/2024	Regulation on creditability rating for financial institution customer.	100%
102	2024/NQ-HĐQT	19/4/2024	Approval of list of employees eligible for buying back shares under ESOP	100%
103	2024/QĐ-HĐQT	19/4/2024	Appointment of credit approver, debt handling officer and additional member to debt settlement council	100%

104	2024/QĐ-HĐQT	19/4/2024	Admendment to the organizational structure of partnership and external relation division	100%
105	2024/QĐNS-HĐQT	19/4/2024	Appointment of branch personnel	100%
106	2024/QĐNS-HĐQT	19/4/2024	Receiving branch personnel	100%
107	2024/QĐNS-HĐQT	19/4/2024	Receiving branch personnel	100%
108	2024/QĐNS-HĐQT	19/4/2024	Receiving branch personnel	100%
109a	2024/NQ-HĐQT	24/4/2024	Approval of proposals by representative who manage capital contribution stake at subsidiaries	100%
109b	2024/NQ-HĐQT	25/4/2024	Seconding of branch staff	100%
109c	2024/NQ-HĐQT	25/4/2024	Seconding of branch staff	100%
110	2024/NQ-HĐQT	26/4/2024	Results of liquidity stress test at end of 2023	100%
111a	2024/QĐi-HĐQT	26/4/2024	Approval of proposals by representative who manage capital contribution stake at subsidiaries	100%
111b	2024/NQ-HĐQT	27/4/2024	Approval of proposals by representative who manage capital contribution stake at OPES	100%
112	2024/QCH-HĐQT	2/5/2024	Mechanism on BOD orgainzational and operational structure	100%
113	2024/QCH-HĐQT	2/5/2024	Internal governance mechanism of VPBank	100%
114	2024/QĐNS-HĐQT	2/5/2024	Receiving branch personnel	100%
115	2024/QĐNS-HĐQT	2/5/2024	Receiving branch personnel	100%
116	2024/QĐNS-HĐQT	2/5/2024	Appointment of branch personnel	100%
117	2024/QĐNS-HĐQT	2/5/2024	Seconding of branch staff	100%
118	2024/QĐNS-HĐQT	2/5/2024	Seconding of branch staff	100%
119	2024/QĐNS-HĐQT	2/5/2024	Termination of secondment of branch personel	100%
120	2024/QĐNS-HĐQT	2/5/2024	Appointment of branch personnel	100%
121	2024/QĐNS-HĐQT	2/5/2024	Dismissal of branch personnel	100%
122	2024/QĐNS-HĐQT	2/5/2024	Appointment of branch personnel	100%
123	2024/QĐNS-HĐQT	2/5/2024	Appointment of branch personnel	100%
124	2024/QĐNS-HĐQT	2/5/2024	Termination of secondment of branch personel	100%
125	2024/QĐNS-HĐQT	2/5/2024	Seconding of branch staff	100%
126	2024/QĐNS-HĐQT	2/5/2024	Termination of secondment of branch personel	100%
127	2024/QĐNS-HĐQT	2/5/2024	Appointment of branch personnel	100%
128	2024/QĐNS-HĐQT	2/5/2024	Appointment of branch personnel	100%
129	2024/QĐNS-HĐQT	2/5/2024	Receiving branch personnel	100%
130	2024/QĐNS-HĐQT	2/5/2024	Receiving branch personnel	100%
131	2024/QCH-HĐQT	8/5/2024	CEO's goverance mechanism	100%
132	2024/QCH-HĐQT	8/5/2024	Charter of Legal and Compliance division	100%
133	2024/NQ-HĐQT	9/5/2024	Capital contribution to increase charter capital of OPES	100%
134	2024/NQ-HĐQT	13/5/2024	Ex-right day for 2023 cash dividnt payout	100%
135	2024/QĐNS-HĐQT	13/5/2024	Receiving branch personnel	100%
136	2024/QĐNS-HĐQT	17/5/2024	Receiving branch personnel	100%
137	2024/QĐNS-HĐQT	17/5/2024	CEO Nguyen Duc Vinh annual leave	100%
138	2024/NQ-HĐQT	17/5/2024	Agreement on operational mechanism for BOD members	100%
138a	2024/NQ-HĐQT	20/5/2024	Signing secondment contract between VPBank and SMBC	100%
139	2024/QĐ-HĐQT	22/5/2024	Forming innovation accelerating program	100%
140	2024/QĐNS-HĐQT	22/5/2024	Appointment of personnel at division	100%
141	2024/NQ-HĐQT	27/5/2024	Signing of NDA between VPBank and SMBC	100%
142	2024/NQ-HĐQT	27/5/2024	Approval of branch network plan in 2024	100%
143	2024/NQ-HĐQT	27/5/2024	Change of location - Ba Diem transaction centre	100%
144	2024/NQ-HĐQT	27/5/2024	Change of location - Tan Tuc transaction centre	100%
145	2024/NQ-HĐQT	27/5/2024	Change of location - Can Gio transaction centre	100%
146	2024/NQ-HĐQT	27/5/2024	Change of location - Bai Chay transaction centre	100%
147	2024/NQ-HĐQT	28/5/2024	Approval of cash transfer for cash dividend payout	100%
148	2024/QĐ-HĐQT	29/5/2024	Establishment of Debt collection and settlement division and admendment of the Risk managment division structure	100%
149	2024/QĐNS-HĐQT	29/5/2024	Task assignment to division	100%
150	2024/QĐi-HĐQT	31/5/2024	Announcement of expiry - regulation on project management at VPBank	100%
151	2024/QĐi-HĐQT	7/6/2024	Regulation on counter-terrorism at VPBank	100%
152	2024/NQ-HĐQT	10/6/2024	Approval of transaction with related parties	100%
153	2024/NQ-HĐQT	10/6/2024	Approval of contract, transaction with credit underwriting and approver at VPBank	100%
154	2024/NQ-HĐQT	10/6/2024	Credit extension to customers being credit underwriting and approver at VPBank	100%
154a	2024/QĐNS-HĐQT	10/6/2024	Seconding of branch staff	100%
154b	2024/QĐNS-HĐQT	10/6/2024	Seconding of branch staff	100%

155	2024/QĐi-HĐQT	14/6/2024	Regulation on internal control system	100%
156	2024/QĐNS-HĐQT	14/6/2024	Termination of labour contract at branch	100%
157	2024/QĐNS-HĐQT	14/6/2024	Termination of labour contract at branch	100%
158	2024/QĐNS-HĐQT	14/6/2024	Termination of labour contract at branch	100%
159	2024/QĐNS-HĐQT	14/6/2024	Seconding of branch staff	100%
160a	2024/QĐNS-HĐQT	19/6/2024	Receiving branch personnel	100%
160b	2024/QĐNS-HĐQT	19/6/2024	Mobilization of branch personnel	100%
160c	2024/QĐNS-HĐQT	19/6/2024	Mobilization of branch personnel	100%
160d	2024/NQ-HĐQT	24/6/2024	Approval of first 5M performance results	100%
161	2024/NQ-HĐQT	25/6/2024	Granting credit limit to VPBank customers	100%
162	2024/CSH-HĐQT	27/6/2024	Document achieving policy	100%
163	2024/NQ-HĐQT	27/6/2024	Change of location - Mai Thuc Loan transaction centre	100%
164	2024/NQ-HĐQT	27/6/2024	Change of location - Đắk Nông branch	100%
165	2024/NQ-HĐQT	27/6/2024	Change of location - Tra Vinh branch	100%
166	2024/NQ-HĐQT	27/6/2024	Change of location - Bao Loc transaction centre	100%
167	2024/NQ-HĐQT	27/6/2024	Change of name and location - My Tho transaction centre	100%
168	2024/NQ-HĐQT	27/6/2024	Change of location - Long Khanh transaction centre	100%
169	2024/QĐi-HĐQT	28/6/2024	Regulation on decision making mechanism at VPBank	100%
170	2024/QĐNS-HĐQT	1/7/2024	Termination of Employment Contracts for Division-Level Personnel	100%
171	2024/QĐi-HĐQT	1/7/2024	Investment regulations, capital contribution, and stock acquisition by VPBank in enterprises	100%
172	2024/QĐNS-HĐQT	1/7/2024	Appointment of personnel in regions	100%
173a	2024/QĐ-HĐQT	1/7/2024	Amendment to the organizational structure of the SME Customer Division	100%
173	2024/CSH-HĐQT	1/7/2024	Amendment to VPBank's Financial Regulations	100%
174	2024/QĐNS-HĐQT	1/7/2024	Appointment of branch personnel	100%
175	2024/QĐNS-HĐQT	1/7/2024	Appointment of branch personnel	100%
176	2024/QĐNS-HĐQT	1/7/2024	Allowance of Branch personnel	100%
177	2024/QĐi-HĐQT	1/7/2024	Amendment to special loan regulations of VPBank for credit institutions under special control	100%
177a	2024/QĐNS-HĐQT	1/7/2024	Seconding of branch staff	100%
177b	2024/QĐNS-HĐQT	1/7/2024	Branch personnel allowances	100%
178	2024/QĐi-HĐQT	4/7/2024	VPBank's regulations on offshore loans	100%
179	2024/QĐi-HĐQT	4/7/2024	Regulations on the purchase and sale of debts between VPBank and the Vietnam Asset Management Company (VAMC)	100%
180	2024/QĐi-HĐQT	4/7/2024	Regulations on credit policies for agricultural and rural development	100%
182	2024/QCH-HĐQT	5/7/2024	Regulations on the organization and operations of the Debt Settlement Council	100%
183	2024/QĐi-HĐQT	5/7/2024	Regulations on VPBank's private bond issuance	100%
184	2024/QĐNS-HĐQT	9/7/2024	Seconding of branch director	100%
185	2024/QĐNS-HĐQT	10/7/2024	Appointment of VPBank AMC personnel	100%
186	2024/QĐi-HĐQT	10/7/2024	Regulations on entrustment and receiving entrustment for loans at VPBank	100%
187	2024/CSH-HĐQT	11/7/2024	Amendments and additions to the credit policy for business customers	100%
188	2024/QĐi-HĐQT	11/7/2024	Regulations on buying and selling corporate bonds at VPBank	100%
189	2024/QĐi-HĐQT	11/7/2024	Regulations on issuing securities at VPBank	100%
190	2024/QĐNS-HĐQT	12/7/2024	Appointment of Mr. Kamijo Hiroki as Deputy CEO	100%
191	2024/QĐi-HĐQT	16/7/2024	Regulations on debt buying and selling at VPBank	100%
192	2024/QĐi-HĐQT	16/7/2024	Revocation of the Credit Approval Regulations for customers in the micro-segment – SME Division	100%
193	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
194	2024/QĐNS-HĐQT	16/7/2024	Appointment of branch personnel	100%
195	2024/QĐNS-HĐQT	16/7/2024	Appointment of branch personnel	100%
196	2024/QĐNS-HĐQT	16/7/2024	Resignation of branch personnel	100%
197	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
198	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
199	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
200	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
201	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
202	2024/QĐNS-HĐQT	16/7/2024	Dual roles of branch personnel	100%
203	2024/QĐ-HĐQT	25/7/2024	Revocation of risk management and credit approval regulations at the Small Business Credit Division	100%
203a	2024/QĐNS-HĐQT	27/7/2024	Change of effective date for Mr. Kamijo's appointment as Deputy CEO	100%
204	2024/NQ-HĐQT	29/7/2024	Approval of the contract and transactions with SMBC Singapore	100%
205	2024/QĐi-HĐQT	29/7/2024	Amendment to the risk appetite declaration for 2024-2026	100%
206	2024/NQ-HĐQT	29/7/2024	Approval of the capital representative's report	100%

207	2024/QĐNS-HĐQT	29/7/2024	Reception of branch personnel	100%
207a	2024/QĐNS-HĐQT	31/7/2024	Appointment of branch personnel	100%
208a	2024/QĐNS-HĐQT	1/8/2024	Appointment of branch personnel	100%
208	2024/NQ-HĐQT	5/8/2024	Signing of secondment agreement between VPBank and SMBC	100%
209	2024/NQ-HĐQT	6/8/2024	Request for additional activities in the license issuance and license renewal	100%
210	2024/QĐ-HĐQT	6/8/2024	Restructuring of the Risk Handling Council personnel	100%
211	2024/QĐi-HĐQT	7/8/2024	Regulations on credit limit and management of related customer groups at VPBank	100%
212	2024/CSH-HĐQT	8/8/2024	Credit risk management policy	100%
213	2024/QĐi-HĐQT	9/8/2024	Regulations on savings deposits at VPBank	100%
214	2024/QĐi-HĐQT	9/8/2024	Regulations on procurement of goods and services at VPBank	100%
215	2024/QĐ-HĐQT	9/8/2024	Decision on personnel structure in the VPBank Product Council	100%
216	2024/NQ-HĐQT	9/8/2024	Approval of the salary adjustment proposal	100%
217	2024/NQ-HĐQT	13/8/2024	Issuance of VPBank's private bonds, 1st round, 2024	100%
218	2024/NQ-HĐQT	13/8/2024	Early redemption of VPBank's private bonds, 1st round, 2024	100%
219	2024/NQ-HĐQT	15/8/2024	Signing and execution of contract amendments related to general contract terms with related parties	100%
220	2024/NQ-HĐQT	16/8/2024	Approval of the contract and transactions with VPBank Securities Joint Stock Company	100%
221	2024/QĐi-HĐQT	16/8/2024	Amendment and addition of VPBank's guarantee regulations for customers	100%
222	2024/QĐi-HĐQT	16/8/2024	Amendment and addition of corporate bond buying and selling regulations at VPBank	100%
223	2024/QĐi-HĐQT	19/8/2024	Regulations on determining and applying capital costs	100%
224	2024/QĐNS-HĐQT	19/8/2024	Termination of branch personnel's labor contract	100%
225	2024/QĐNS-HĐQT	19/8/2024	Termination of AMC personnel's labor contract	100%
226	2024/QĐNS-HĐQT	19/8/2024	Termination of branch personnel's labor contract	100%
227	2024/QĐNS-HĐQT	19/8/2024	Termination of branch personnel's labor contract	100%
228	2024/QĐNS-HĐQT	19/8/2024	Official recruitment of branch personnel	100%
229	2024/QĐNS-HĐQT	19/8/2024	Official recruitment of branch personnel	100%
230	2024/QĐNS-HĐQT	19/8/2024	Signing of labor contracts for branch personnel	100%
231	2024/QĐNS-HĐQT	19/8/2024	Official recruitment of branch personnel	100%
232	2024/QĐNS-HĐQT	19/8/2024	Official recruitment of branch personnel	100%
233a	2024/QĐNS-HĐQT	19/8/2024	Termination of branch personnel's labor contract	100%
233	2024/QĐNS-HĐQT	22/8/2024	Decision on dispatching personnel for business trips	100%
234	2024/QĐNS-HĐQT	22/8/2024	Nomination of personnel to VPB SMBC FC	100%
234a	2024/QĐNS-HĐQT	22/8/2024	Reception of probationary branch personnel	100%
235	2024/NQ-HĐQT	26/8/2024	Appointment of representative at Opes Joint Stock Company	100%
236	2024/QĐNS-HĐQT	26/8/2024	Appointment of branch personnel	100%
237	2024/QĐNS-HĐQT	26/8/2024	Appointment of branch personnel	100%
238	2024/QĐNS-HĐQT	26/8/2024	Reception of probationary branch personnel	100%
239	2024/QĐNS-HĐQT	26/8/2024	Reception of probationary branch personnel	100%
240	2024/QĐNS-HĐQT	26/8/2024	Reception of probationary branch personnel	100%
241	2024/TBO-HĐQT	27/8/2024	Declaration on human rights at VPBank	100%
243	2024/QCH-HĐQT	27/8/2024	Regulations on the organization and operations of the Foreign Investment Center	100%
244	2024/QĐi-HĐQT	28/8/2024	Regulations on capital management	100%
245	2024/QĐi-HĐQT	28/8/2024	Regulations on stress testing	100%
246	2024/QĐi-HĐQT	4/9/2024	Regulations on training and development of human resources	100%
247	2024/QĐNS-HĐQT	4/9/2024	Reception of branch personnel	100%
248	2024/QCH-HĐQT	4/9/2024	Regulations on the organization and operations of the Operations Division	100%
249	2024/QĐ-HĐQT	4/9/2024	Amendment of the organizational structure of the Data Analysis and Governance Division	100%
250	2024/QCH-HĐQT	4/9/2024	Regulations on the organization and operations of the Large Corporate and Investment Customer Division	100%
251	2024/QĐ-HĐQT	6/9/2024	Appointment of XLN expert personnel	100%
252	2024/QĐ-HĐQT	6/9/2024	Appointment of XLN expert personnel	100%
253	2024/NQ-HĐQT	6/9/2024	Approval of the contract and transactions with OPES Insurance Joint Stock Company	100%
254	2024/QĐNS-HĐQT	6/9/2024	Reception of branch director	100%
255	2024/QĐi-HĐQT	10/9/2024	Regulations on asset classification at VPBank	100%
256	2024/QĐ-HĐQT	10/9/2024	Governance and staffing mechanisms for subsidiaries BKS/Internal Audit Division	100%
257	2024/QĐi-HĐQT	11/9/2024	Regulations on lending at VPBank	100%



258	2024/CSH-HĐQT	11/9/2024	Anti-money laundering, counter-terrorism financing, and weapons of mass destruction financing policy at VPBank	100%
259	2024/QĐNS-HĐQT	16/9/2024	Termination of branch personnel's labor contract	100%
260	2024/NQ-HĐQT	19/9/2024	Adjustment and expansion of the confidentiality agreement between VPBank and its subsidiaries	100%
261	2024/QĐ-HĐQT	20/9/2024	Appointment of Mr. Võ Đông Phong for credit approval/debt handling	100%
262	2024/QĐ-HĐQT	20/9/2024	Restructuring of the Northern Credit Council personnel	100%
263	2024/QĐ-HĐQT	20/9/2024	Restructuring of the Southern Credit Council personnel	100%
264	2024/QĐi-HĐQT	23/9/2024	Regulations on loan loss provisions and use of provisions to handle risks at VPBank	100%
265	2024/QĐi-HĐQT	23/9/2024	Regulations on factoring at VPBank	100%
265A	2024/NQ-HĐQT	23/9/2024	Approval of the executed business results and discussion of the next plan	100%
266	2024/QĐ-HĐQT	27/9/2024	Amendment of the organizational structure of the SME Customer Division	100%
266a	2024/QĐNS-HĐQT	1/10/2024	Appointment of branch personnel	100%
267	2024/QĐi-HĐQT	1/10/2024	Amendment and addition of regulations on legal compliance risk management	100%
267a	2024/QĐNS-HĐQT	1/10/2024	Appointment of branch personnel	100%
268	2024/QĐi-HĐQT	1/10/2024	Regulations on documentary credit operations at VPBank	100%
268a	2024/QĐNS-HĐQT	1/10/2024	Appointment of branch personnel	100%
269	2024/QĐNS-HĐQT	2/10/2024	Appointment of branch personnel	100%
270	2024/QĐi-HĐQT	4/10/2024	Regulations on expected credit loss calculation under IFRS 9 standards	100%
271	2024/QCH-HĐQT	4/10/2024	Amendment and addition to network management and operations regulations	100%
271a	2024/QĐNS-HĐQT	6/10/2024	Ending dual roles for branch personnel	100%
272	2024/QĐ-HĐQT	7/10/2024	Revocation of the organization and operation of the Product Council	100%
273	2024/CSH-HĐQT	7/10/2024	Amendment of product development, approval, and management policies at VPBank	100%
274	2024/QĐNS-HĐQT	7/10/2024	Official recruitment of branch personnel	100%
275	2024/NQ-HĐQT	9/10/2024	Approval of loan from the Japan International Cooperation Bank	100%
276	2024/QĐNS-HĐQT	9/10/2024	Reception of probationary branch personnel	100%
277	2024/QĐ-HĐQT	9/10/2024	Decision on dispatching personnel for business trips	100%
278	2024/QĐNS-HĐQT	10/10/2024	Extension of probation period for branch personnel	100%
279	2024/QCH-HĐQT	11/10/2024	Disclosure regulation	100%
280	2024/QĐNS-HĐQT	21/10/2024	Dual roles of branch personnel	100%
281	2024/QĐi-HĐQT	21/10/2024	Regulations on credit approval, pre-payment risk limits, and indirect risk limits at VPBank	100%
282	2024/QĐNS-HĐQT	23/10/2024	Extension of probation period for branch personnel	100%
283	2024/QĐNS-HĐQT	23/10/2024	Reception of branch personnel	100%
284	2024/QĐNS-HĐQT	23/10/2024	Reception of branch personnel	100%
285	2024/QĐNS-HĐQT	23/10/2024	Reception of branch personnel	100%
286	2024/QCH-HĐQT	23/10/2024	Regulations on the organization and operations of the Communications and Marketing Center	100%
287	2024/QĐNS-HĐQT	24/10/2024	Ending dual roles for branch personnel	100%
288	2024/QĐNS-HĐQT	24/10/2024	Appointment of branch personnel	100%
289	2024/QCH-HĐQT	25/10/2024	Regulations on the organization and operations of the Financial Markets and Transaction Banking Division	100%
290	2024/CSH-HĐQT	25/10/2024	Risk management model policy	100%
291	2024/NQ-HĐQT	29/10/2024	Approval of issuance plan, offering documents, and related matters on sustainable international bonds	100%
292	2024/NQ-HĐQT	29/10/2024	Approval of proposals from the capital representative	100%
293	2024/QĐi-HĐQT	30/10/2024	Amendment of VPBank's regulations on securities issuance	100%
294	2024/QĐi-HĐQT	30/10/2024	Regulations on managing office expenses at VPBank	100%
295	2024/CSH-HĐQT	31/10/2024	Amendment of transaction limit policies with financial institutional clients	100%
296	2024/CSH-HĐQT	31/10/2024	Amendment of collateral policies at VPBank	100%
297	2024/QĐi-HĐQT	5/11/2024	Amendment and addition of regulations on determining and approving partner limits for financial institutions at VPBank	100%
298	2024/QCH-HĐQT	5/11/2024	Regulations on the organization and operations of the VPBank Risk Management Committee	100%
299	2024/NQ-HĐQT	5/11/2024	Approval of the contract and transactions with OPES Insurance Joint Stock Company	100%
300	2024/QCH-HĐQT	6/11/2024	Regulations on the organization and operations of the Data Governance and Analysis Division	100%
301	2024/QĐi-HĐQT	7/11/2024	Special lending regulations of VPBank for credit institutions	100%
302	2024/QĐNS-HĐQT	7/11/2024	Termination of probationary contract for branch personnel	100%

303	2024/QĐNS-HĐQT	8/11/2024	Official recruitment of personnel	
304	2024/QĐNS-HĐQT	9/11/2024	Appointment of branch personnel	100%
305	2024/NQ-HĐQT	11/11/2024	Request for additional activities in the license	100%
306	2024/CSH-HĐQT	12/11/2024	Conflict of interest management policy	100%
307	2024/NQ-HĐQT	13/11/2024	Credit provision for certain credit assessors at VPBank	100%
308	2024/QĐNS-HĐQT	13/11/2024	Appointment of branch personnel	100%
309	2024/QĐi-HĐQT	15/11/2024	VPBank's internal credit rating system regulations	100%
309a	2024/QĐNS-HĐQT	16/11/2024	Appointment of branch personnel	100%
310	2024/CSH-HĐQT	18/11/2024	Anti-corruption policy	100%
311	2024/NQ-HĐQT	18/11/2024	Approval of financial market products transactions with SMBC	100%
312	2024/QĐ-HĐQT	19/11/2024	Appointment of CEO for VPB SMBC FC (VPBank SMBC Finance Company)	100%
313	2024/QĐNS-HĐQT	19/11/2024	Salary adjustment for branch personnel	100%
314	2024/QĐi-HĐQT	20/11/2024	Amendment and addition to corporate bond buying and selling regulations at VPBank	100%
315	2024/QĐi-HĐQT	20/11/2024	Regulations on liquidity reserve planning	100%
316	2024/QĐi-HĐQT	25/11/2024	Regulations on VPBank's agency payment activities	100%
317	2024/QĐi-HĐQT	25/11/2024	Amendment and addition of strategic credit risk management objectives for the 2024 top-down approach	100%
318	2024/NQ-HĐQT	27/11/2024	Approval of mandatory transfer plan	100%
319	2024/TBO-HĐQT	27/11/2024	Notification of capital cost applied in 2025	100%
320	2024/NQ-HĐQT	28/11/2024	Change of Lý Tự Trọng transaction office location	100%
321	2024/NQ-HĐQT	2/12/2024	Approval of contract and transactions with credit assessors at VPBank	100%
322	2024/NQ-HĐQT	5/12/2024	Appointment of branch personnel	100%
323	2024/NQ-HĐQT	5/12/2024	Appointment of branch personnel	100%
324	2024/QĐNS-HĐQT	6/12/2024	Official recruitment of branch personnel	100%
325	2024/TBO-HĐQT	10/12/2024	Notification of major activities and significant risks	100%
326	2024/QĐi-HĐQT	13/12/2024	Regulations on VPBank guarantees for customers	100%
326a	2024/QĐNS-HĐQT	13/12/2025	Official recruitment of Nguyễn Thái Đức, Director of Trà Vinh Branch	100%
327	2024/NQ-HĐQT	16/12/2024	Approval of the contract and transactions with OPES Insurance Joint Stock Company	100%
328	2024/NQ-HĐQT	16/12/2024	Signing of secondment agreement between VPBank and SMBC	100%
329	2024/NQ-HĐQT	17/12/2024	Approval of the contract and transactions with VPBank Securities Joint Stock Company	100%
330	2024/NQ-HĐQT	17/12/2024	Approval of international loan arrangement with SMBC for VPBank	100%
331	2024/QĐ-HĐQT	19/12/2024	Revocation of internal documents at VPBank	100%
332	2024/QCH-HĐQT	19/12/2024	Regulations on the organization and operations of the Credit Council	100%
333	2024/NQ-HĐQT	20/12/2024	Approval of the contract and transactions for deposits, accepting deposits, and direct risk limits with SMBC	100%
334	2024/QĐ-HĐQT	20/12/2024	Implementation of group governance activities at VPBank with affiliated companies	100%
335	2024/QĐ-HĐQT	20/12/2024	Group governance framework	100%
336	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
337	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
338	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
339	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
340	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
341	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
342	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
343	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
344	2024/QĐNS-HĐQT	23/12/2024	Concurrent appointments of branch personnel	100%
345	2024/QĐi-HĐQT	24/12/2024	Regulations on lending, borrowing, depositing, accepting deposits, and buying/selling securities with maturity or repurchase agreements between VPBank and credit institutions or the State Treasury	100%
346	2024/QĐi-HĐQT	24/12/2024	Regulations on tracking the resolution of audit recommendations	100%
347	2024/QĐi-HĐQT	25/12/2024	Regulations on the issuance, payment, and usage of cards at VPBank	100%
348	2024/NQ-HĐQT	25/12/2024	Selection of the auditing unit for VPBank's 2025 financial report	100%
349	2024/QĐi-HĐQT	25/12/2024	Amendment and addition of asset classification regulations at VPBank	100%
350	2024/QCH-HĐQT	25/12/2024	Regulations on the organization and operation of the Risk Management Council	100%
351	2024/NQ-HĐQT	25/12/2024	Approval of syndicated loan transactions with VPB SMBC FC	100%
352	2024/NQ-HĐQT	26/12/2024	Approval of amendments to the contract with VPBank Securities Joint Stock Company	100%
353	2024/QĐNS-HĐQT	26/12/2024	Branch personnel recruitment	100%

354	2024/QĐ-HĐQT	26/12/2024	Restructuring the organization of the Debt Recovery and Management Division	100%
355	2024/QĐi-HĐQT	30/12/2024	Risk appetite declaration for 2025-2027	100%
356	2024/QĐi-HĐQT	30/12/2024	Regulations on independent credit rating management at VPBank	100%
357	2024/QĐi-HĐQT	31/12/2024	Regulations on expense management at VPBank	100%

APPENDIX 02: List of related persons of VPBank and transactions of VPBank's related persons with VPBank

List of related persons of the company

ST	Name	Securities trading account (if any)	Position in the company (if any)	NSH type (*) (ID card/passport/Business registration)	NSH No.	Issuance date	Issuance location	Address	Start date	End date	Reason	Relationship with the company
<b>Internal person</b>												
1	Ngo Chi Dung		Chairman of the Board of Directors (BOD)									Internal person
2	Bui Hui Quan		Vice Chairman of the BOD						29/05/2020			Internal person
3	Lo Dong Giang		Vice Chairman of the BOD						29/05/2020			Internal person
4	Nguyen Van Phuc		Independent member of the BOD						29/05/2020			Internal person
5	Nguyen Duc Vinh		CFO cum BOD member						29/05/2020			Internal person
6	Takeshi Kirazato		BOD member						29/04/2024			Internal person
7	Pham Thi Nhung		BOD member, Standing Deputy CEO						27/4/2021			Internal person
8	Kim Ly Haven		Head of Supervisory Board (SB)						29/05/2020			Internal person
9	Trinh Thi Thanh Hang		Full time member of the SB						29/05/2020			Internal person
10	Vu Hong Cao		SB member						29/05/2020			Internal person
11	Luu Thi Thao		Standing Deputy CEO cum Executive Managing Director						29/05/2020			Internal person
12	Doang Thi Thu Thuy		Deputy CEO						16/07/2018			Internal person
13	Nguyen Thanh Long		Deputy CEO						09/04/2009			Internal person
14	Nguyen Thanh Binh		Deputy CEO						07/11/2014			Internal person
15	Dinh Van Nho		Deputy CEO						21/02/2002			Internal person
16	Phung Duy Khuong		Standing Deputy CEO responsible for the Southern area						03/01/2019			Internal person
17	Hiroki Kamijo		Deputy CEO									Internal person
18	Le Hoang Khanh An		Chief Financial Officer						05/08/2024			Internal person
19	Nguyen Thi Thu Hang		Chief Accountant						20/04/2020			Internal person
20	Le Lan Kim		Corporate Governance Manager/Secretary						28/12/2012			Internal person
<b>Subsidiaries</b>												
	VPBank Asset Management Company Limited (VPB AMC)								2006			Subsidiary of which 100% owned by VPBank
	VPBank SMBC Finance Company Limited (VPB SMBC FC)								Năm 2007			Subsidiary of which 50% owned by VPBank
	VPBank Securities JSC (VPBankS)								Năm 2022			Subsidiary of which 99.9537% owned by VPBank
	OPEX Insurance Company (OPEX)								Năm 2022			Subsidiary of which 99.42% owned by VPBank.
<b>Principal and strategic shareholder</b>												
	Saratano Mutual Banking Corporation								30/10/2023			Principal shareholder owns 1,190,500,000 shares of VPBank (equivalent to the ownership ratio of 15.005%).

Transactions between the company and related persons of the company; or between the company and shareholders, internal people and related persons of internal people

Name	Relationship with the company	NSH type (*) (ID card/passport/Business registration)	NSH No.	Issuance date	Issuance location	Address	Transaction time	No. of Resolution/ Decision approved by the AGM/BOD, etc. (specify issuance date, if any)	Content, quantity and total transaction value	Note
VPBank Asset Management Company Limited (VPB AMC)	Subsidiary 100% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties.	VPB AMC's deposit transaction at VPBank, the total value of deposits in 2024 was VND 39.9 billion.	
VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties.	VPB SMBC FC's deposit transaction at VPBank, the total value of deposits in 2024 was VND 3.2 trillion.	

3	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Consulting services and other fee collection services provided by VPBank to VPB SMBC FC (Revenue from consulting services and other fees in 2024 is VND 33.6 billion)
4	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	VPBank's debt purchase transaction with VPB SMBC FC. The value of debt purchases in the first 6 months of 2024 is VND 5.4 trillion
5	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Payment services and other fee collection services provided by VPBank to VPB SMBC FC. Revenue from payment services and other fees in 2024 is VND 782 million
6	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 172/2023/NQ-HDQT issued on August 17, 2023 on the approval of contracts between VPBank and VPB SMBC FC	Revenue from Interest Rate Derivatives in 2024 is VND138 billion
7	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						15/04/2024	BOD Resolution No. 95a/2024/NQ-HDQT issued on April 15, 2024 on agreeing to extend the proposal to re-grant transaction limit for VPB SMBC FC	Transaction limit renewal contract
8	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						10/06/2024	Resolution of the BOD No. 152/2024/NQ-HDQT issued on June 10, 2024 on approval of the re-granting of deposit transaction limit and contracts signed between VPBank and VPB SMBC FC	Transaction limit renewal contract
9	VPBank SMBC Finance Company Limited (VPB SMBC FC)	Subsidiary 50% owned by VPBank						26/12/2024	Resolution of the Board of Directors No. 302/2024/NQ-HDQT issued on December 26, 2024 on approving the contract and syndicated loan transaction for VPB SMBC FC	Syndicated loan transactions, agreements
10	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	VPBankS's deposit transactions at VPBank, total deposit value in 2024 was VND2.3 trillion
11	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Payment services and other banking services provided by VPBank to VPBankS. Revenue from payment services and other fees in 2024 was VND 898 million
12	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 278/2023/NQ-HDQT issued on December 20, 2023 on approval of transactions and contracts with VPBankS	Net revenue from Interest Rate Derivatives in 2024 was VND99.6 billion
13	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						10/01/2024	Resolution of the BOD No. 07/2024/NQ-HDQT issued on January 10, 2024 on approving transactions and content of the contract to provide the services of shareholder list management	Contract for securities owner management services to VPBank
14	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						12/04/2024	Resolution of the BOD No. 95/2024/NQ-HDQT issued on April 12, 2024 on the approval of the contract with VPBankS	- Payment service contract - Periodic automatic payment service agreement
15	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						17/12/2024	Resolution of the Board of Directors No. 296/2024/NQ-HDQT issued on December 17, 2024 on approving the contract with VPBankS	Collection and payment contracts related to securities accounts
16	VPBank Securities JSC (VPBankS)	Subsidiary 99.95% owned by VPBank						26/12/2024	Resolution of the Board of Directors No. 329/2024/NQ-HDQT issued on December 26, 2024 on approving the contract with VPBankS	Contract for securities owner management services to VPBank
17	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	OPES' deposit transactions at VPBank, total deposit value in 2024 was VND92 billion
18	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Transaction costs arising from insurance services paid by OPES to VPBank in 2024 are VND 130.7 billion

19.	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank					01/02/2024	Board Resolution No. 172/2024/NQ-HDQT issued on February 1, 2024 on the approval of the contract with OPES Insurance Joint Stock Company	OPES services: - Insurance for all banking risks, - Computer Crime Insurance - BBB & ECC Excess 1 - BBB Excess 2	
20.	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank					25/03/2024	The BOD's resolution No. 68/2024/NQ-HDQT issued on March 25, 2024 on the approval of contracts with OPES Insurance Joint Stock Company	OPES services: - Property Insurance", "Public Liability Insurance" and "Motor Insurance"	
11.	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank					09/05/2024	Board Resolution No. 133/2024/NQ-HDQT issued on May 9, 2024 on the approval of the contract with OPES Insurance Joint Stock Company	Additional capital contribution to subsidiary - OPES	
2.	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank					06/09/2024	Resolution of the Board of Directors No. 253/2024/NQ-HDQT issued on September 6, 2024 on Approval of the contract with OPES Insurance Joint Stock Company	OPES provides services "Cyber Security Insurance", "Board of Directors and Management Insurance" and "Financial Institution Professional Liability Insurance"	
3.	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank					05/11/2024	Resolution of the Board of Directors No. 279/2024/NQ-HDQT issued on November 5, 2024 on Approval of the contract with OPES Insurance Joint Stock Company	OPES provides services OPES provides services "Personal cyber risk insurance for customers using in the Diamond Account product package"	
4.	OPES Insurance Company (OPES)	Subsidiary 99.42% owned by VPBank					16/12/2024	Resolution of the Board of Directors No. 327/2024/NQ-HDQT issued on December 16, 2024 on Approval of the contract with OPES Insurance Joint Stock Company	Credit card transaction limit renewal contract	
5.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	SMBC ' lending transaction at VPBank, total deposit value after becoming principal shareholders in 2024 was VND5 trillion	
6.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Derivatives services provided by VPBank to SMBC. Derivatives service revenue in 2024 is 1.4 trillion.	
7.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	SMBC's deposits at VPBank with total value in 2024 of VND 408 million	
8.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Other services provided by VPBank to SMBC. Other service revenue in 2024 is 2.9 billion.	
9.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					01/02/2024	Nghị quyết HDQT số 16/2024/NQ-HDQT ngày 01/02/2024 thông qua giao dịch với bên liên quan - SMBC chi nhánh Singapore	SMBC Singapore is the foreign loan arranger for VPBank	
10.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					19/02/2024	Resolution of the Board of Directors No. 25/2024/NQ-HDQT dated February 19, 2024 approving contracts and transactions with related parties - SMBC Ho Chi Minh City Branch	SMBC Ho Chi Minh branch brokers and introduces customers to VPBank	
11.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					01/03/2024	Resolution of the Board of Directors No. 51/2024/NQ-HDQT dated March 1, 2024 approving contracts and transactions with related parties - SMBC Ho Chi Minh City Branch	SMBC Ho Chi Minh branch brokers and introduces customers to VPBank	
12.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					29/07/2024	Nghị quyết HDQT số 204/2024/NQ-HDQT ngày 29/07/2024 thông qua các hợp đồng, giao dịch với bên liên quan - SMBC Singapore	SMBC Singapore is the loan arranger and co-lender with foreign lenders for VPBank	
13.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					18/11/2024	Resolution of the Board of Directors No. 311/2024/NQ-HDQT dated November 18, 2024 approving contracts, financial market product transactions and risk limits with SMBC	Contracts, transactions of financial market products such as: FX Spot, FX Forward, FX Swap, IRS Derivatives, CCS between VPBank and SMBC	
14.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					16/12/2024	Resolution of the Board of Directors No. 330/2024/NQ-HDQT dated December 17, 2024 approving the transaction with SMBC on arranging an international loan for VPBank	SMBC Singapore arranges 3-year international syndicated loan for VPBank	
15.	Sumitomo Mitsui Banking Corporation	Principal shareholders owning 15,005% of VPBank's charter capital					20/12/2024	Resolution of the Board of Directors No. 333/2024/NQ-HDQT dated December 20, 2024 approving the transaction contract and direct risk limit with SMBC	Interbank deposit contract and transaction between VPBank and SMBC	

36	EuroWindow Holding Joint Stock Company	The company where Mr. Nguyen Canh Son Tung - Mr. Ngo Chi Dung's son-in-law being member of the BOD cum CFO						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
37	Incentra JSC	The company where Mr. Nguyen Canh Son Tung - Mr. Ngo Chi Dung's son-in-law owning more than 10% of the Charter Capital						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
38	EuroFinance JSC	The company where Mr. Nguyen Canh Son Tung - Mr. Ngo Chi Dung's son-in-law being Chairman of the BOD						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
39	Viet Hai Investment Joint Stock Company	-The company owned by Ms Kim Ngoc Cam Ly - Mr. Bui Hai Quan's wife - owning 9% of the charter capital -The company of which Mr. Bui Hai Quan owns 10% or more of the charter capital -The company of which Mr. Bui Hai Quan is the Chairman of the BOD						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
40	Contemporary International Company Limited	The company owned by Ms. Nguyen Thu Thuy - Mr. Lo Bang Giang's wife						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
41	Viet Dragon Online Service Joint Stock Company	The company, of which Mr. Truong Vi Tuan- Ms. Phan Thi Nhung's husband owns 100% of the charter capital and holds the position of General Director						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
42	EFFEXI Company Limited	The company, of which Mr. Ngo Ngoc Trung Johnny, son of Mr. Ngo Chi Dung, owns 100% of the charter capital						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
43	Restra MTV Company Limited	The company, of which Ms. Ngo Minh Phuong - daughter of Mr. Ngo Chi Dung, owns 100% of the charter capital						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
44	Dara Corp Joint Stock Company	Ngoc Trung Johnny and Ms. Ngo Minh Phuong, son and daughter of Mr. Ngo Chi Dung, owns more than 50% of the charter capital						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
45	Pink Film Studio co., Ltd.	The company owned by Ms. Nguyen Thu Thuy - Mr. Lo Bang Giang's wife						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
46	Suzuter Shine MTV Co. Ltd	The company owned by Ms. Nguyen Thu Thuy - Mr. Lo Bang Giang's wife						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	
47	Trung Thanh Viet Nam Group Joint Stock Company	The company has Mr. Hoang Deth Lei, the husband of Ms. Lau Thi Thao be the BOD's member cum Deputy CEO						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	

3. Transactions between the company's internal people, related people of internal people and subsidiaries those are under the management of the company: None

4. Transactions between the company and other subjects

4.1 Transactions between company and the company of which a member of the BOD, Supervisory Board member, Director (Chief Executive Officer) and other managers have been founding members or BOD members, Director (Chief Executive Officer) in the

STT	Name	Relationship with the company	NSH type (*) (ID card/passport/Business registration)	Số Giấy NSH	Issuance date	Issuance place	Address	Transaction time	No. of Resolution/ Decision approved by the AGM/BOD, etc. (specify issuance date, if any)	Content, quantity and total transaction value	Note
1	Viet Hai Investment JSC	-The company owned by Ms Kim Ngoc Cam Ly - Mr. Bui Hai Quan's wife - owning 9% of the charter capital -The company of which Mr. Bui Hai Quan owns 10% or more of the charter capital -The company of which Mr. Bui Hai Quan is the Chairman of the BOD						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security	

4.2 Transactions between the companies in which the related persons of the members of the BOD, members of the Supervisory Board, the Director (CEO) and other managers are members of the BOD, the Executive Director (CEO)

STT	Name	Relationship with the company	NSH type (*) (ID card/passport/Business registration)	NSH No.	Issuance date	Issuance place	Address	Transaction time	No. of Resolution/ Decision approved by the AGM/BOD, etc. (specify issuance date, if any)	Content, quantity and total transaction value	Note
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1	Eurowindow Holding Joint Stock Company	The company where Mr. Nguyen Canh Son Tung - Mr. Ngo Chu Dung's son-in-law being member of the BOD cum CFO						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security
2	EuroFinance JSC	The company where Mr. Nguyen Canh Son Tung - Mr. Ngo Chu Dung's son-in-law being Chairman of the BOD						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security
3	Viet Dragon Online Service Joint Stock Company	The company, of which Mr. Truong Vi Tuan- Ms. Pham Thi Nhung's husband owns 100% of the charter capital and holds the position of General Director.						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security
4	Truong Thanh Viet Nam Group Joint Stock Company	The company has Mr. Hoang Dinh Loi, the husband of Ms. Lam Thi Thao be the BOD's member cum Deputy CFO						Many transactions in 2024	Resolution of the BOD No. 83/2023/NQ-HDQT issued on April 12, 2023 on the approval of contracts and transactions with related parties	Deposit contract at VPBank. Transaction quantity and value not provided due to information security

<sup>1</sup> Other transactions of the company (if any) may bring about physical or non-physical benefits for the BOD members, the Supervisory Board members, the Director (CEO) and other managers: none.

APPENDIX 3: stock transactions of internal persons and related persons of internal persons

list of internal persons and related persons

Name	Securities trading account (if any)	Title at the company (if any)	NSH type (*) (ID card/passport/Business registration)	NSH No.	issuance date	Issuance location	Address	End-of-period shares outstanding	end-of-period ownership ratio	Ghi chú
Ngô Chí Dũng	026C005685/ not deposited	Chairman of the BOD						328,553,899	4.1411%	
Ngô Chí Trinh								-	0.0000%	Father
Vũ Thị Quyên								325,888,953	4.1075%	Mother
Phạm Công Việt								90,160	0.0011%	Father-in-law
Dương Thị Lâm								393,201	0.0050%	Mother-in-law
Hoàng Anh Minh								326,753,193	4.1184%	Wife
Ngô Minh Phương								10,799,880	0.1361%	Child
Ngô Phương Anh								-	0.0000%	Child
Ngô Chí Trung Johnny								70,000,000	0.8823%	Child
Nguyễn Cảnh Sơn Tung								-	0.0000%	Son-in-law
Ngô Thị Khanh Hoa								-	0.0000%	Older Sister
Ngô Thanh Hằng								-	0.0000%	Older Sister
Trần Ngọc Bè								-	0.0000%	Older Sister
Le Thiêu Sơn								51,629,770	0.6507%	Older Brother-in-law
								73	0.0000%	Older Brother-in-law
Eurowindow Holding (EWH)								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, is a member of the Board of Directors cum Chief Finance Officer
Hanoi Investment and Construction Joint Stock Company No. 1 (HICCI)								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, is a member of the Board of Directors
Hanoi-Moscow Trade Centre Investment JSC (Incentra)								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, owns more than 10% of the charter capital
EuroFinance Joint Stock Company								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, is the Chairman of the BOD
Luxury Apartment in Central Vinh City Trading centre (Vicentra)								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, is a member of the BOD
EW Quang Binh Five Star, JSC.								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, is the Chairman of the BOD
House of Moscow - Ha Noi Investment Joint Stock Company								-	-	The company of which Mr. Nguyễn Cảnh Sơn Tung, the son-in-law, is a member of the Board of Directors
Effexi MTV Co. Ltd								61,823,400	0.779%	The company of which Mr. Ngô Ngọc Trung Johnny - son, owns 100% of the charter capital
Rostra MTV Company Limited								35,108,400	0.443%	The company of which Ms. Ngô Minh Phương - daughter, owns 100% of the charter capital

1.23	Diera Corp Joint Stock Company								348,748,866	4.396%	The company of which Ngo Chi Trung Johnny Ms. Ngo Minh Phuong and daughter of the inte person owning more the 50% of the charter capi
2	Bui Hai Quan	not deposited	Vice Chairman of the BOD						156,329,202	1.970%	
2.1	Bui Dinh Do								-	-	Bố ruột
2.2	Mac Thi Hien								-	-	Mẹ ruột
2.3	Kim Ngoc Tam								-	-	bố vợ
2.4	Cao Thi Chin								-	-	Mẹ vợ - Đã mất
2.5	Kim Ngoc Cam Ly								286,603,963	3.612%	Vợ
2.6	Bui Cam Thi								-	-	Con ruột
2.7	Bui Hai Ngan								-	-	Con ruột
2.8	Bui Hai Son								-	-	Anh ruột
2.9	Vo Thanh Thuy								-	-	Chị dâu
2.10	Viet Hai Investment Joint Stock Company								-	-	-The company is owned Mrs. Kim Ngoc Cam L Mr. Quan's wife ownin of the charter capital. - The company's 10% o more of the charter cap owned by the declarant. -The company has the declarant be the Chairm the BOD
2.11	Bison Advance Technology Panel Joint Stock Company								-	-	- The company's 10% o more of the charter cap owned by the declarant. -The company has the declarant be the Chairm the BOD
2.12	OPES Insurance Company								-	-	The company has the declarant be the Chairm the BOD - VPBank's subsidiary
3	Lo Bang Giang	not deposited	Vice Chairman of the BOD						8,249,316	0.104%	
3.1	Lo Trung Hai								-	-	Father - passed away
3.2	Ly Thi Thu Ha								282,127,582	3.566%	Mother
3.3	Nguyen Phu Duc								-	-	Father-in-law - Passed
3.4	Tran Thi Kim Thuan								-	-	Mother-in-law
3.5	Nguyen Thu Thuy								203,349,411	2.563%	Wife
3.6	Lo Thuy Duong Sopha								-	-	Child - underage
3.7	Lo Thuy Vy Kristina								-	-	Child - underage
3.8	Lo An Ton								-	-	Child - underage
3.9	Lo Thuy Minh Melania								-	-	Child - underage
3.10	Lo Hai Yen Ngoc								4,376,259	0.055%	Older sister
3.11	Nguyen Van Thanh								-	-	Older brother-in-law
3.12	VPBank SMBC Finance Company Limited (VPB SMBC FC)								-	-	The company has the declarant be Chairman Member Council. - VPBank's subsidiary
3.13	Thuy Design House Co Ltd								-	-	The company owned by Nguyen Thu Thuy, wif Mr. Lo Bang Giang
3.14	Contemporary International Company Limited								-	-	The company owned by Nguyen Thu Thuy, wif Mr. Lo Bang Giang
3.15	Yen Thanh Trading Technical Service Co., LTD								-	-	Mr. Nguyen Van Thanh Lo Bang Giang's older brother-in-law is the ov cum CEO of the compa
3.16	Pink Film Studio co., Ltd.								-	-	The company owned by Nguyen Thu Thuy - wi Mr. Lo Bang Giang
3.17	Summer Shine MTV Co. Ltd								-	-	The company owned by Nguyen Thu Thuy - wi Mr. Lo Bang Giang



7.6	Truong Yi Thao								-	-	Daughter
7.7	Truong Phuc Quan								-	-	Son - underage
7.8	Pham Thi Thu Hien								-	-	Younger sister
7.9	Nguyen Van Hoa								-	-	Younger brother-in-law
7.10	Viet Dragon Online Services Joint Stock Company (VDOS)								-	-	The company has the husband, Mr. Truong V Tuan own 100% of its charter capital cum CEO
8	Kim Ly Huyen	not deposited	Member of the Supervisory Board						269,997	0.003%	
8.1	Kim Ngoc Chinh								-	-	Father
8.2	Le Thu Son								-	-	Mother
8.3	Le Nhu Mau								-	-	Father-in-law, passed away
8.4	Nguyen Thi Uyinh								-	-	Mother-in-law, passed away
8.5	Le Nhu Ngoc								-	-	Husband
8.6	Le Huyen My								-	-	Child
8.7	Le Hoang Nguyen								-	-	Child
8.8	Kim Ngoc Quang								-	-	Younger brother
8.9	Kim Ngoc Tuyen								-	-	Younger sister
8.10	Nguyen Thi Hien Luong								-	-	Younger sister-in-law
8.11	Vu Thanh Huong								-	-	Younger sister-in-law
9	Trinh Thi Thanh Haang	116C001747/ not deposited	Member of the Supervisory Board						164,355	0.002%	
9.1	Trinh Ba Phien								-	-	Father
9.2	Nguyen Thi Dan								-	-	Mother, passed away
9.3	Nghiem Xuan Nong								-	-	Father-in-law
9.4	Nguyen Thi Sam								-	-	Mother-in-law
9.5	Nghiem Xuan Duc								-	-	Husband
9.6	Nghiem Xuan Tung								-	-	Child - underage
9.7	Nghiem Xuan Son								-	-	Child - underage
9.8	Trinh Thi Thanh Mai								-	-	Older sister
9.9	Trinh Thanh Chuong								-	-	Older brother
9.10	Trinh Thi Thanh Van								-	-	Older sister
9.11	Trinh Thi Thanh Nhan								-	-	Older sister
9.12	Nguyen Trung Chinh								-	-	Older brother-in-law
9.13	Transland Hanoi Co. LTD								-	-	The company has Mr. Trinh Thanh Chuong, the older brother, be Chairman of BOD
10	Vu Hong Cao	005C054937/ 033C101784/ not deposited	Member of the Supervisory Board						378,855	0.005%	
10.1	Vu Oanh								-	-	Father, passed away
10.2	Tran Thi Thach								-	-	Mother
10.3	Giang Ngoc Tung								-	-	Father-in-law, passed away
10.4	Nguyen Thi Thanh								-	-	Mother-in-law
10.5	Giang Thi Thu Ha								-	-	Wife
10.6	Vu Gia Hien								-	-	child
10.7	Vu Bach Tuyen								-	-	Older sister
10.8	Vu Thi Kim Tuyen								-	-	Older sister
10.9	Nguyen Cong Hop								-	-	Brother-in-law, passed away
10.10	Ta Xuan Thanh								-	-	Older Brother-in-law
10.11	VPBank Securities JSC (VPBank Securities)								-	-	The company has Mr. Vu Hong Cao be Head of Supervisory Board
11	Luu Thi Thao	026C085873/ 116C566777	Standing DCEO and Executive Managing Director						9,898,869	0.125%	
11.1	Luu Hung Chuong								-	-	Father - passed away
11.2	Pham Thi Nha								-	-	Mother
11.3	Hoang Van Long								-	-	Father-in-law, passed away
11.4	Nguyen Thi Chien								-	-	Mother-in-law, passed away
11.5	Hoang Dinh Loi								-	-	Husband
11.6	Hoang Minh Duc								-	-	Child
11.7	Hoang Minh Tri								-	-	Child



14.11	Nguyen Thanh An								-	-	Younger brother passed
14.12	Nguyen Thi Thanh Nhan								-	0.000%	Younger sister
14.13	Nguyen Thanh Bac							3,414	-	0.000%	Younger brother
14.14	Le Thi Van							-	-	-	Older sister-in-law
14.15	Pham Thi Man							-	-	-	Older sister-in-law
14.16	Dinh Thanh Huyen							-	-	-	Younger sister-in-law
14.17	Nguyen The Vuong							-	-	-	Younger brother-in-law
14.18	VPBank Asset Management Company Limited (VPBank AMC)							-	-	-	The company has the declarant be Chairman Member Council
14.19	Trade Union of Vietnam Prosperity Joint Stock Commercial Bank H.O.							7,212,258	-	0.091%	Mr. Nguyen Thanh Bir the Head of trade union Vietnam Prosperity Joint Stock Commercial Ban
15	Dinh Van Nho	026C080699/ 116C386886	Deputy CFO					1,628,107	-	0.023%	
15.1	Dinh Van Thieu							-	-	-	Father
15.2	Cao Thi De							-	-	-	Mother
15.3	Hoang Thi Thanh							-	-	-	Mother-in-law
15.4	Nguyen Chinh Thang							-	-	-	Wife
15.5	Dinh Mai Chi							-	-	-	Child
15.6	Dinh Minh Anh							-	-	-	Child
15.7	Dinh Viet Dung							-	-	-	Child
15.8	Dinh Thi Thuong							-	-	-	Younger sister
15.9	Dinh Van Tung							-	-	-	Younger brother
15.10	Dang Quang Tam							-	-	-	Younger brother-in-law
15.11	Nguyen Thi Thu							-	-	-	Younger sister-in-law
16	Phung Duy Khuong	026C156532/ 116C889999	Standing Deputy CEO responsible for Southern Area					1,282,486	-	0.016%	
16.1	Phung Quoc Khanh							-	-	-	Father
16.2	Luong Thi Kim Phung							-	-	-	Mother
16.3	Phung Cao Khang							-	-	-	Child
16.4	Phung An Lam							-	-	-	Child
16.5	Phung Thi Tuong Vi							-	-	-	Younger sister
16.6	Nguyen Le Ba Huy							-	-	-	Younger brother-in-law
17	Hiroki Kamijo	None	Deputy CEO					-	-	0.000%	
17.1	Yuzo Kamijo							-	-	-	Father
17.2	Ikuko Kamijo							-	-	-	Mother
17.3	Keiko Kamijo							-	-	-	Wife
17.4	Koki Kamijo							-	-	-	Child
17.5	Yuki Kamijo							-	-	-	Child
17.6	Tatki Kamijo							-	-	-	Child
18	Le Hoang Khanh An	011C389997/ 116C001574	CFO					348,092	-	0.004%	
18.1	Le Quang Minh							-	-	-	Father
18.2	Hoang Thi Tam							-	-	-	Mother
18.3	Le Hoang Khanh Trang							-	-	-	Younger sister
18.4	Pham Luong Tien							-	-	-	Younger brother-in-law
19	Nguyen Thi Thu Hang	026C032199/ 116C007108	Chief Accountant					170,640	-	0.002%	
19.1	Nguyen Van Mao							-	-	-	Father - passed away
19.2	Bui Thi Ha							-	-	-	Mother
19.3	Hoang Van Quy							-	-	-	Father-in-law - passed away
19.4	Hoang Thi Nghia							-	-	-	Mother-in-law - passed away
19.5	Hoang Duc Tien							-	-	-	Husband
19.6	Hoang Vu							-	-	-	Child
19.7	Hoang Lan Phuong							-	-	-	Child
19.8	Nguyen Bich Thuy							-	-	-	Older sister - passed away
19.9	Nguyen Viet Long							-	-	-	Younger brother-in-law
19.10	Nguyen Thi Bich Ngoc							-	-	-	Younger sister

0	Le Lan Kim	026C050309/ 116C006959	Person in charge of corporate governance/corporate secretary						647,242	0.008%	
1	Le Dinh Huong								-	-	Father - passed away
2	Le Bach Yen								-	-	Mother
3	Hoang Thi Huy								-	-	Mother-in-law
4	Nguyen Xuan Minh								-	-	Father-in-law - passed away
5	Nguyen Xuan Thang								750	0.000%	Husband
6	Nguyen Anh Thu								-	-	Child - underage
7	Nguyen Khanh Ha								-	-	Child - underage
8	Le Ha An								-	-	Older sister
9	Le Bao Ngoc								-	-	Younger brother
10	Le Quy Bau								534	0.000%	Older Brother-in-law
11	Dinh Thi Kien Giang								-	-	Younger sister-in-law

ock transactions during the year by internal people and related persons of internal people.

Transaction maker	Internal shareholder /Relation with Internal	Start-of-period shares outstanding		End-of-period shares outstanding		Reason (purchase, sales, bonus dividend, etc.)
		Shares	Ratio	Shares	Ratio	
Le Hoang Khanh An	CFO	357,892	0.005%	348,092	0.004%	selling shares
Nguyen Thi Thu Hang	Chief Accountant	188,440	0.003%	170,640	0.002%	selling shares
Nguyen Thanh Bac	Younger brother of Mr. Nguyen Thanh Binh	2,864	0.000%	3,414	0.000%	buying shares
Duong My Hanh	Younger sister of Ms. Duong Thi Thu Thuy	3,400	0.000%	-	0.000%	selling shares
Pham Thi Nhung	The BOD member, Standing Deputy CEO	1,065,995	0.016%	6,065,995	0.076%	buying shares
Duong Thi Thu Thuy	Deputy CEO	2,179,077	0.032%	2,183,977	0.028%	buying shares
Nguyen Thi Van Khanh	Wife of Mr. Nguyen Thanh Long	35,000	0.001%	33,000	0.000%	selling shares

