

No: 02/BC-MBS-HDQT

Hanoi, 17th January, 2025

**REPORT ON CORPORATE GOVERNANCE**  
**(YEAR 2024)**

Dear:     - The State Securities Commission;  
              - Vietnam Stock Exchange;  
              - Ho Chi Minh City Stock Exchange;  
              - Hanoi Stock Exchange.

- Name of company: MB Securities Joint Stock Company
- Address of head office: 7th-8th Floor, MB Building, No. 21 Cat Linh, Dong Da, Hanoi
- Telephone: +84 247304 5688 Fax: +84 24 37262601
- Charter capital:     5,728,129,810,000 VND
- Stock symbol:       MBS
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director.
- The implementation of internal audit: Implemented.

**I. Activities of the General Meeting of Shareholders**

Information on meetings, resolutions and decisions of the General Meeting of Shareholders (GMS): MB Securities Corporation successfully held the Annual General Meeting of Shareholders on March 28, 2024. Based on reports, presentations and discussions, the GMS approved the following main contents:

No.	Resolution/Decision No.	Date	Content
1	01/NQ-MBS-ĐHĐCĐ	28/03/2024	<p>Annual General Meeting of Shareholders 2024:</p> <ul style="list-style-type: none"><li>- Report summarizing the activities of the Board of Directors in 2023, direction of activities in 2024;</li><li>- Report of the Board of Supervisors on the results of operations in 2023 and the plan of operations in 2024;</li><li>- 2023 Business Performance Report and 2024 Business Plan;</li><li>- Corporate governance report 2023;</li><li>- Audited 2023 financial statements and 2024 business plan.</li><li>- Report on approval of audited financial statements for 2023, profit distribution plan for 2023, and plan for 2024.</li><li>- Proposal for selection of auditing company in 2024.</li><li>- Proposal to approve the plan to issue shares to increase charter capital in 2024.</li><li>- Report on Board of Directors and Board of Supervisors Remuneration in 2024.</li><li>- Proposal for approval of listing of bonds offered to the public according to the issuance plan approved by the Board of Directors during the period from the date of the 2024 Annual General Meeting of Shareholders to the date of the 2025 Annual General Meeting of Shareholders.</li><li>- Proposal for voting to approve contents at the 2024 Annual General Meeting of Shareholders.</li></ul>

## II. Board of Directors (2024 annual Report)

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

No.	Board of Directors' members	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. Le Viet Hai	Chairman of the Board	03/06/2020	
2	Mr. Phan Phuong Anh	Board Member, Vice Chairman of Board of Directors	26/04/2022 21/04/2023	
3	Ms. Nguyen Minh Hang	Board Member	03/06/2020	
4	Mr. Pham Xuan Thanh	Board Member	21/04/2023	
5	Mr. Pham The Anh	Independent Board Member	21/04/2023	

### 2. Meetings of the Board of Directors:

No.	Board of Director' member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1	Mr. Le Viet Hai	4/4	100%	
2	Mr. Phan Phuong Anh	4/4	100%	
3	Ms. Nguyen Minh Hang	4/4	100%	
4	Mr. Pham Xuan Thanh	4/4	100%	
5	Mr. Pham The Anh	4/4	100%	

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

- The work of supervising compliance with the Board of Directors' instructions in 2024 continued to be focused on and implemented strongly and resolutely, ensuring that all Resolutions, Decisions and instructions of the Board of Directors and the Chairman of the Board of Directors were closely, regularly and responsibly monitored.
- The Board of Directors held the 2024 Annual General Meeting of Shareholders in accordance with current law on March 28, 2024.
- At regular meetings, the Board of Directors of the company always approves the quarterly business performance report and discusses the next phase plan presented by the Board of Directors. All meetings are discussed democratically, openly and with high responsibility.
- The Board of Directors has implemented business activities in accordance with MBS's long-term strategic orientations, while improving management, risk management and risk control.
- The appointment and dismissal of the Company's management positions must comply with the correct procedures and regulations of the Charter.
- The Board of Directors' corporate governance work is maintained, strengthened and constantly innovated to meet work requirements and business practices. In general, monitoring activities are conducted strictly in accordance with the provisions of the Law and the Company's Charter.
- According to the Board of Directors' assessment, all members of the Board of Directors have tried to fulfill their duties well. The Board of Directors and key management staff have effectively and reasonably implemented the decisions of the Board of Directors.

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

Currently, MBS has subcommittees under the Board of Directors including: Human Resources and Remuneration Committee, Risk Management Committee, Investment Council. The subcommittees operate



according to the Organization and Operation Regulations of each subcommittee issued by the Board of Directors and support the Board of Directors in assigned areas of activity.

5. Resolutions/Decisions of the Board of Directors (2024 annual report):

No.	Resolution/Decision No.	Date	Content	Approval rate
1	01/NQ-MBS-HĐQT	4/1/2024	Approving MBS Organizational Structure	100%
2	02/NQ-MBS-HĐQT	5/1/2024	Approving internal spending regulations	100%
3	03/NQ-MBS-HĐQT	8/1/2024	Approve and pass the policy of implementing Contracts/Transactions between MBS and related parties in 2024	100%
4	04/NQ-MBS-HĐQT	11/1/2024	Divisions and Individuals Awards 2023	100%
5	05/NQ-MBS-HĐQT	15/1/2024	Establishment on credit line provided by First Commercial Bank - Hanoi Branch	100%
6	06/NQ-MBS-HĐQT	15/1/2024	Establishment on credit line provided by The Shanghai Commercial & Savings Bank	100%
7	07/NQ-MBS-HĐQT	24/1/2024	Approving MBS Risk Management Policy 2024	100%
8	08/NQ-MBS-HĐQT	26/1/2024	Amending and supplementing Resolution No. 73.NQ-MBS-HĐQT on approving the results of the share issuance to pay dividends in 2022	100%
9	09/NQ-MBS-HĐQT	30/1/2024	Change of representative of MBS to manage its capital contribution at Tan Cang Hiep Phuoc Port Joint Stock Company	100%
10	10/NQ-MBS-HĐQT	19/2/2024	Establishment on credit line provided by Daegu Bank - Ho Chi Minh City Branch	100%
11	11/NQ-MBS-HĐQT	20/2/2024	Change of company headquarters and branch locations	100%
12	13/NQ-MBS-HĐQT	15/3/2024	Establishment on credit line provided by Vietnam Thuong Tin Commercial Joint Stock Bank	100%
13	14/NQ-MBS-HĐQT	28/2/2024	Establishment on credit line provided by KGI Bank, Taiwan headquarters	100%
14	15/NQ-MBS-HĐQT	2/4/2024	Establishment on credit line provided by Indovina Bank Ltd.	100%
15	16/NQ-MBS-HĐQT	2/4/2024	Establishment on credit line provided by Industrial Bank of Korea – Hanoi Branch	100%
16	17/NQ-MBS-HĐQT	4/4/2024	Change in plan to use capital raised from additional public offering of shares (issued to existing shareholders) in 2022	100%
17	18/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on ACB shares	100%
18	19/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on FPT shares	100%
19	20/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on HPG shares	100%
20	21/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on MWG shares	100%
21	22/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on SHB shares	100%
22	23/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on STB shares	100%
23	24/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on TCB shares	100%
24	25/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on TPB shares	100%
25	26/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on VHM shares	100%
26	27/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on VIB shares	100%
27	28/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on VPB shares	100%
28	29/NQ-MBS-HĐQT	5/4/2024	Issuance of covered warrants on VRE shares	100%
29	30/NQ-MBS-HĐQT	10/4/2024	Establishment on credit line provided by Lien Viet Post Joint Stock Commercial Bank	100%
30	31/NQ-MBS-HĐQT	10/4/2024	Establishment on credit line provided by Vietnam Joint Stock Commercial Bank for Industry and Trade	100%



No.	Resolution/Decision No.	Date	Content	Approval rate
31	32/NQ-MBS-HĐQT	10/4/2024	Establishment on credit line provided by EVNFinance Joint Stock Company	100%
32	33/NQ-MBS-HĐQT	12/4/2024	Plan for issuing first time Private bond in 2024	100%
33	34/NQ-MBS-HĐQT	17/4/2024	Withdrawal from official position	100%
34	35/NQ-MBS-HĐQT	22/4/2024	The implementation of the plan to issue stock purchase rights to existing shareholders to increase charter capital	100%
35	36/NQ-MBS-HĐQT	22/4/2024	The approval of the registration dossier for offering additional shares to the public to increase charter capital	100%
36	37/NQ-MBS-HĐQT	18/6/2024	Establishment on credit line provided by The Joint Stock Commercial Bank for Investment and Development of Vietnam	100%
37	38/NQ-MBS-HĐQT	14/5/2024	The implementation of the plan to issue stock purchase rights to existing shareholders to increase charter capital	100%
38	39/NQ-MBS-HĐQT	15/5/2024	Second private bond issuance in 2024	100%
39	40/NQ-MBS-HĐQT	28/5/2024	Resolution on amending the content of Resolution No. 38/NQ-MBS-HĐQT dated May 15, 2024 on implementing the plan to issue share purchase rights to existing shareholders to increase charter capital	100%
40	41/NQ-MBS-HĐQT	30/5/2024	Establishment on credit line provided by The National Citizen Commercial Joint Stock Bank	100%
41	42/NQ-MBS-HĐQT	30/5/2024	Establishment on credit line provided by Maritime Bank	100%
42	43/NQ-MBS-HĐQT	30/5/2024	Establishment on credit line provided by Prosperity and Development Commercial Joint Stock Bank	100%
43	44/NQ-MBS-HĐQT	30/5/2024	Establishment on credit line provided by Vietnam International Commercial Joint Stock Bank	100%
44	45/NQ-MBS-HĐQT	30/5/2024	Establishment on credit line provided by Vietnam - Russia Joint Venture Bank	100%
45	46/NQ-MBS-HĐQT	30/5/2024	Establishment on credit line provided by Ocean Commercial One Member Limited Liability Bank	100%
46	47/NQ-MBS-HĐQT	17/6/2024	Register for trading of private bonds for the second time in 2024	100%
47	48/QĐ-MBS-CTHĐQT	18/4/2024	Approving the Business Performance Bonus policy at MBS	
48	49/NQ-MBS-HĐQT	21/6/2024	Establishment on credit line provided by MB Shinsei Finance Limited Liability Company	100%
49	50/NQ-MBS-HĐQT	4/6/2024	Establishment on credit line provided by The Shanghai Commercial and Savings Bank – Dong Nai Branch	100%
50	51/NQ-MBS-HĐQT	28/6/2024	Implementation of MBS dividend payment in 2023	100%
51	53/NQ-MBS-HĐQT	5/7/2024	Regulations on internal document system of MB Securities JSC	100%
52	54/NQ-MBS-HĐQT	12/7/2024	Board of Directors' reward decision	100%
53	55/NQ-MBS-HĐQT	1/8/2024	Approval of the record date for shareholders to exercise the right to purchase shares in the additional public offering of shares in 2024	100%
54	59/NQ-MBS-HĐQT	2/8/2024	Appointment of staff	100%
55	60/NQ-MBS-HĐQT	12/8/2024	Implementing plan to issue individual shares to professional securities investors to increase charter capital in 2024	100%
56	61/NQ-MBS-HĐQT	12/8/2024	Approving the registration dossier for private offering of shares to increase charter capital in 2024	100%
57	62/NQ-MBS-HĐQT	15/8/2024	Establishment on credit line provided by Tin Viet Finance Joint Stock Company	100%
58	63/NQ-MBS-HĐQT	15/8/2024	Establishment on credit line provided by Asia Commercial Joint Stock Bank	100%
59	64/NQ-MBS-HĐQT	15/8/2024	Establishment on credit line provided by Vietnam Export Import Commercial Joint Stock Bank	100%



No.	Resolution/Decision No.	Date	Content	Approval rate
60	65/NQ-MBS-HĐQT	15/8/2024	Establishment on credit line provided by Vietnam Thuong Tin Commercial Joint Stock Bank	100%
61	66/NQ-MBS-HĐQT	12/9/2024	Establishment on credit line provided by Cathay United Bank - Ho Chi Minh City Branch	100%
62	67/NQ-MBS-HĐQT	18/9/2024	Distribute the remaining undistributed shares after existing shareholders exercise their rights to purchase additional shares issued in 2024	100%
63	68/NQ-MBS-HĐQT	19/9/2024	Establishment on credit line provided by Vietnam International Commercial Joint Stock Bank	100%
64	69/NQ-MBS-HĐQT	20/9/2024	Establishment on credit line provided by Vietnam Technological and Commercial Joint Stock Bank	100%
65	70/NQ-MBS-HĐQT	20/9/2024	Set up credit limit with Joint Stock Commercial Bank for Foreign Trade of Vietnam	100%
66	71/NQ-MBS-HĐQT	24/9/2024	Approval of the results of the additional public offering of shares in 2024	100%
67	72/NQ-MBS-HĐQT	30/9/2024	Issuing regulations on business continuity management	100%
68	73/NQ-MBS-HĐQT	3/10/2024	Issuing the Charter of MB Securities Corporation	100%
69	74/NQ-MBS-HĐQT	1/7/2024	Issuing regulations on salary and benefits	100%
70	75/NQ-MBS-HĐQT	18/10/2024	Establishment on credit line provided by Southeast Asia Commercial Joint Stock Bank	100%
71	76/NQ-MBS-HĐQT	28/10/2024	Establishment on credit line provided by Shinhan Bank Vietnam Limited	100%
72	77/NQ-MBS-HĐQT	4/11/2024	Approve and pass the policy of implementing Contracts/Transactions between MBS and Ocean Bank	100%
73	78/NQ-MBS-HĐQT	6/11/2024	Establishment on credit line provided by Indovina Bank Ltd.	100%
74	79/NQ-MBS-HĐQT	19/11/2024	Change of head office and branch locations of the Company	100%
75	80/NQ-MBS-HĐQT	15/11/2024	Establishment on credit line provided by Vietnam Prosperity Joint Stock Commercial Bank	100%
76	81/NQ-MBS-HĐQT	2/12/2024	Approval of the results of private offering of shares to professional securities investors to increase charter capital in 2024	100%
77	82/NQ-MBS-HĐQT	19/11/2024	Issuing MBS Data Management Regulations	100%
78	83/NQ-MBS-HĐQT	13/12/2024	Promulgating the Regulations on Anti-Money Laundering and Anti-Terrorism Financing	100%
79	84/NQ-MBS-HĐQT	27/12/2024	Establishment on credit line provided by Bao Viet Commercial Joint Stock Bank	100%
80	85/NQ-MBS-HĐQT	27/12/2024	Establishment on credit line provided by Tien Phong Commercial Joint Stock Bank	100%
81	86/NQ-MBS-HĐQT	27/12/2024	Establishment on credit line provided by An Binh Commercial Joint Stock Bank	100%

### III. Board of Supervisors (2024 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	Mrs. Pham Thi Hoa	Head of Board	Elected as Board of Supervisors member from April 10, 2021	Master
2	Ms. Vu Thi Huong	Member	Elected as Board of Supervisors member from April 27, 2017	Bachelor



3	Mrs. Le Thu Trang	Member	Elected as Board of Supervisors member from April 21, 2023	Master
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## 2. Meetings of Board of Supervisors:

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Mrs. Pham Thi Hoa	6/6	100 %	100 %	
2	Ms. Vu Thi Huong	6/6	100%	100%	
3	Mrs. Le Thu Trang	6/6	100%	100%	

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

- In 2024, the Board of Supervisors's supervision of the Board of Directors, the Board of Management and Shareholders will continue to be carried out strongly and resolutely, in accordance with regulations, specifically: Carrying out supervision tasks in accordance with the provisions of the Law, the Charter, and the Resolution of the General Meeting of Shareholders, including: Supervising the implementation of strategies; supervising finance, risk management activities; supervising investment activities in buying and selling assets and outsourcing; supervising bad debt recovery activities; supervising transactions with related parties; supervising the implementation of business activities and compliance with the Resolutions of the General Meeting of Shareholders and the Board of Directors.
- Develop a monitoring reporting mechanism for the Board of Directors/General Director on a monthly/quarterly basis. Timely recommend the Board of Directors/General Director to comply with financial safety indicators and investment limits as prescribed by law; recommend solutions to improve management and operational capacity and business performance.
- Fully participate in meetings of the Board of Directors/Committees under the Board of Directors; give opinions on reports under the approval authority of the Board of Directors in an independent role, providing objective opinions to contribute to minimizing risks in the company's business operations.
- Coordinate well with the second line of defense in the three-line defense model, share information to improve the effectiveness of control, internal audit, risk management and financial management.
- Auditing the 2023 financial report; the first 6-month financial report of 2024; Finalizing the 2023 financial report in accordance with the provisions of the Law and internal regulations.
- Direct the implementation of internal audit programs in 2024, including: appraisal of the 2023 Financial Report, appraisal of the first 6-month Financial Report of 2024, finalization of the 2023 Financial Report; audit of Hanoi branch activities, product development activities, brokerage fee policies, sales force management and other review programs as proposed by the Board of Directors/Board of Supervisors, ... Training to improve the capacity of internal audit human resources to meet auditing requirements according to the provisions of the Law and international practices.
- Participate in contributing opinions to reports/business plans submitted to the Board of Directors to ensure compliance with legal regulations and minimize risks.

## 4. The coordination among the Board of Supervisors, the Board of Management, Board of Directors and other managers:

In 2024, the coordination mechanism between the Board of Directors, Board of Supervisors and the General Director was specified in the Corporate Governance Regulations/Organization and Operation Regulations of the Supervisory Board and was well implemented, specifically:

- The Board of Directors and General Director have created favorable conditions for the Board of Supervisors to operate in accordance with its functions and duties.

- The Board of Supervisors coordinates with the Board of Directors to direct the Internal Audit to implement audit programs and monitor activities.
- Quarterly, the Board of Supervisors works with the General Director or authorized member of the Board of Directors on: monitoring and auditing results; corrective work and revisions proposed by the Board of Supervisors/Internal Audit.
- Quarterly work directly with second line of defense units (Risk management/Compliance control) to share information and improve control effectiveness.
- Receive direct reports from relevant units and individuals on a monthly, quarterly and 6-monthly basis and ad hoc reports when they arise, monitor and make timely recommendations to the Board of Directors/General Director.
- The Board of Supervisors is periodically invited to attend meetings of the Board of Directors, Committees and Company meetings; The opinions and recommendations of the Board of Supervisors are recorded, supplemented and promptly edited and completed by the Board of Directors and General Director, contributing to ensuring safety in business operations.

5. Other activities of the Board of Supervisors (if any): None

#### IV. Board of Management

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment/dismissal of members of the Board of Management
1	Mr. Phan Phuong Anh		Master	Appointed General Director from June 8, 2022
2	Mrs. Phung Thi Thanh Ha		Master	Assigned to the position of Deputy General Director from July 5, 2013
3	Mr. Le Thanh Nam		Bachelor	Assigned to the position of Deputy General Director from April 8, 2015
4	Mr. Nguyen Xuan Cuong		Master	Assigning tasks to the Board of Directors from June 1, 2022; Assigned to the position of Deputy General Director from September 15, 2023 Dismissal of Deputy General Director from April 17, 2024
5	Mr. Le Van Tuan		Master	Assigning tasks to the Board of Management from January 2, 2019

#### V. Chief Accountant

Name	Date of birth	Qualification	Date of appointment/ dismissal
Nguyen Van Hoc		Master	Assign Chief Accountant tasks from October 10, 2017

#### VI. Training courses on corporate governance

- Corporate governance training courses attended by members of the Board of Directors, members of the Board of Supervisors, the General Director, other managers and the Company Secretary in accordance with regulations on corporate governance:
- Members of the Board of Directors, members of the Board of Supervisors, the Board of Management, and other management staff participated in the "Corporate Governance" training course organized by the State Securities Commission.



## VII. The list of affiliated persons of the public company (2024 annual report) and transactions of affiliated persons of the Company

### 1. The list of affiliated persons of the Company:

No.	Name of organization/individual	Securities trading account (if any)	Position at the Company (if any)	NSH No.*, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
1	Military Commercial Joint Stock Bank	MBBA810555		0100283873; Date of issue: September 30, 1994, 48th change: December 2, 2020; Hanoi Department of Planning and Investment	18 Le Van Luong, Cau Giay, Hanoi	05/2000			Parent company
2	Le Viet Hai	005C000009	Chairman of the Board of Directors			03/06/2020		Elected as Board Member from June 3, 2020	Chairman of the Board
3	Phan Phuong Anh	005C001144	Vice Chairman of the Board of Directors and General Director, Person in charge of corporate governance			26/04/2022		Elected as Member of the Board of Directors from April 26, 2022, appointed General Director from June 8, 2022, Elected as Vice Chairman of the Board of Directors from April 21, 2023	Vice Chairman of the Board of Directors, CEO, Person in charge of corporate governance
4	Nguyen Minh Hang	005C000702	Board of Directors Member			03/06/2020		Elected as Board Member from June 3, 2020	Board Member
5	Pham Xuan Thanh		Board of Directors Member			21/04/2023		Elected as Board Member from April 21, 2023	Board Member
6	Pham The Anh		Board of Directors Independent Member			21/04/2023		Elected as independent member of the Board of Directors from April 21, 2023	Independent Board Member
7	Pham Thi Hoa	005C054589	Head of Board of Supervisors			10/04/2021		Elected as Board of Supervisors member from April 10, 2021	Head of Board of Supervisors
8	Vu Thi Huong		Member of Board of Supervisors			27/04/2017		Elected as Board of Supervisors member from April 27, 2017	Member of Board of Supervisors



9	Le Thu Trang	005C23 1902, 105C81 0289	Member of Board of Supervisors			21/04/2023		Elected as Board of Supervisors member from April 21, 2023	Member of Board of Supervisors
10	Phung Thi Thanh Ha	005C02 8700	Deputy General Director, authorized person to disclose information			05/07/2013		Assigned to the position of Deputy General Director from July 5, 2013	Deputy General Director, authorized person to disclose information
11	Le Thanh Nam	005C59 5666	Deputy General Manager			08/04/2015		Assigned to Deputy General Director position from April 8, 2015	Deputy General Manager
12	Nguyen Xuan Cuong	005C71 1254	Deputy General Manager			01/06/2022		Assigning tasks to the Board of Directors from June 1, 2022; Assigned to Deputy General Director position from September 15, 2023 Dismissal of Deputy General Director from April 17, 2024	Deputy General Manager
13	Le Van Tuan	005C05 4776	Board of Management Member			02/01/2019		Assigning tasks to the Board of Management from January 2, 2019	Board Member
14	Pham Thi Kim Ngan	005C02 8253	Chief Financial Officer			17/01/2023		Assignment of CFO duties from January 17, 2023	Chief Financial Officer
15	Nguyen Van Hoc	005C 099298	Chief Accountant			10/10/2017		Assignment of duties of Chief Accountant from October 10, 2017	Chief Accountant
16	Military Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited			105281799, Hanoi Department of Planning and Investment First issued on September 11, 2002, 20th change on December 25, 2018	MB Building, 8th Floor, No. 3 Lieu Giai, Ward, Ba Dinh District, Hanoi City	2002			Subsidiary of Military Commercial Joint Stock Bank

17	MB Ageas Life Insurance Company Limited			License 74/GPDC2/KDBH (MSDN: 0107520795), issued by the Ministry of Finance on September 28, 2018	15th Floor, Building 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	2016			Subsidiary of Military Commercial Joint Stock Bank
18	Military Insurance Corporation (MIC)	005C066355		License 43/GPDC32/KDBH (MSDN:0102385623), issued by the Ministry of Finance on August 19, 2021	5th-6th Floor, MB Building, 21 Cat Linh, Dong Da, Hanoi.	2007			Subsidiary of Military Commercial Joint Stock Bank
19	MB Capital Management Joint Stock Company	005C006868		License 53/UBCK-GP (MSDN:0102041157), issued by the State Securities Commission on November 6, 2009	12th Floor, Building 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	2006			Subsidiary of Military Commercial Joint Stock Bank
20	MB Shinsei Finance Company Limited (MCredit)			License 58/GP-NHNN (MSDN:0107349019), issued by the State Bank on May 7, 2018	Floor 9, 10, 11, 12 MB Building, No. 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	2016			Subsidiary of Military Commercial Joint Stock Bank
21	Modern Bank of Vietnam Limited (MBV)			License 185/QD-UB - (MSDN: 0800006089) Issued by Hai Duong Provincial People's Committee on March 12, 1994	No. 199, Nguyen Luong Bang Street, Tan Binh Ward, Hai Duong City, Hai Duong	2024			Subsidiary of Military Commercial Joint Stock Bank

*Note: NSH No.: ID card No./Passport No. (As for individuals) or Business Registration Certificate No., License on Operations or equivalent legal documents (As for organisations).*

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons:

No.	Name of organization/ individual	Relationship with the Company	NSH No.* date of issue, place of issue	Address	Time of transactions with the Company	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors	Content, quantity, total value of transaction	Note
1	Military Commercial Joint Stock Bank	Parent company	0100283873; Date of issue: September 30, 1994, 48th change: December 2, 2020; Hanoi Department of Planning and Investment	18 Le Van Luong, Cau Giay, Hanoi	01/01/2024 to 31/12/2024	Resolution No. 59/2021/MBS/HĐ QT-NQ dated June 10, 2021	The Board of Directors approved the Contract for product/service provision and group cooperation between Military Commercial Joint Stock Bank (MB) and MBS.	1
2	Military Commercial Joint Stock Bank	Parent company	0100283873; Date of issue: September 30, 1994, 48th change: December 2, 2020;	18 Le Van Luong, Cau Giay, Hanoi	01/01/2024 to 31/12/2024	Resolution No. 70/2021/MBS/HĐ QT-NQ dated July 19, 2021	The Board of Directors approves and passes contracts and transactions for the purchase and sale of Certificate of deposit issued by the Military Commercial Joint Stock Bank, and methods for performing	2



			Hanoi Department of Planning and Investment				primary and secondary transactions. - Primary transactions: 78 purchase transactions with total value of ~ 16,620 billion VND - Secondary transactions: 131 transactions with related parties, total value ~ 14,499 billion VND.	
3	Military Commercial Joint Stock Bank	Parent company	0100283873; Date of issue: September 30, 1994, 48th change: December 2, 2020; Hanoi Department of Planning and Investment	18 Le Van Luong, Cau Giay, Hanoi	01/01/2024 to 31/12/2024	Resolution No. 90/2021/MBS/HĐQT-NQ dated September 10, 2021	The Board of Directors approved the implementation of foreign currency transactions, exchange rate and interest rate derivative products, and signed transaction contracts with the Military Commercial Joint Stock Bank (MB).	3
4	Military Commercial Joint Stock Bank	Parent company	0100283873; Date of issue: September 30, 1994, 48th change: December 2, 2020; Hanoi Department of Planning and Investment	18 Le Van Luong, Cau Giay, Hanoi	01/01/2024 to 31/12/2024	Resolution No. 89/NQ-MBS-HĐQT dated December 8, 2023	The Board of Directors agrees with the proposal of the Executive Board at report No. 85/MBS/TTr-BDH dated December 5, 2023 on "Implementation of the Cooperation Agreement to support the development and processing of group customer information" (Cooperation Agreement).	4
5	MB Shinsei Finance Company Limited (Mcredit)	Both are subsidiaries of Military Commercial Joint Stock Bank.	0107349019; first registered on March 10, 2016, revised and supplemented for the 6th time on March 1, 2021.	Floor 9, 10, 11, 12 MB Building, No. 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	01/01/2024 to 31/12/2024	Resolution No. 134/2021/MBS/HĐQT-NQ dated December 13, 2021  - Contract of Registration and Payment Agent. - Contract for opening an Account and registering to use securities trading services.	The Board of Directors approved the signing of the following Contracts between MB Securities Joint Stock Company and MB Shinsei Finance Company Limited:  - Contract of Registration and Payment Agent. - Contract for opening an Account and registering to use securities trading services.	5
6	MB Capital Management Joint Stock Company	Both are subsidiaries of Military Commercial Joint Stock Bank.	0102041157; First registered on 11/15/2007, 1st change on 06/10/2022; Hanoi Department of Planning and Investment	12th Floor, Building 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	01/01/2024 to 31/12/2024	Resolution No. 72/2022/MBS/HĐQT-NQ dated June 22, 2022	The Board of Directors approved the Authorization Contract to identify professional investors between MB Securities Joint Stock Company and MB Capital Management Joint Stock Company.	6
7	MB Capital Management Joint Stock Company	Both are subsidiaries of Military Commercial Joint Stock Bank.	0102041157; First registered on 11/15/2007, 1st change on 06/10/2022; Hanoi Department of Planning and Investment	12th Floor, Building 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	01/01/2024 to 31/12/2024	Resolution No. 94/2022/MBS/HĐQT-NQ dated December 2, 2022	Board of Directors Approve of the MBBond Fund Certificate Investment Plan by MB Capital Management Joint Stock Company: - Number of MBBond CCQs at the end of the period (December 31, 2023): 6,000,000 CCQs Number of MBBond fund certificate at the end of the period (December 31, 2024): 3,930,000 fund certificate - Number of fund certificate sold during the period: 2,070,000 fund certificate	7

							Corresponding sold value: 30,165,630,000	
8	MB Shinsei Finance Company Limited (Mcredit)	Both are subsidiaries of Military Commercial Joint Stock Bank.	0107349019; first registered on March 10, 2016, amended and supplemented for the 6th time on March 1, 2021.	Floor 9, 10, 11, 12 MB Building, No. 21 Cat Linh, Cat Linh Ward, Dong Da District, Hanoi.	01/01/2024 to 31/12/2024	Resolution No. 49/NQ-MBS- HĐQT signed on June 21, 2024	The Board of Directors approved the establishment of a credit limit at MB – Shinsei Finance Company Limited. - MBS has borrowed capital from Mcredit. Outstanding debt as of December 31, 2024 is 133 billion VND	8
9	Modern Bank of Vietnam Limited (MBV)	Both are subsidiaries of Military Commercial Joint Stock Bank.	License 185/QĐ-UB - (MSDN: 0800006089) Issued by Hai Duong Provincial People's Committee on March 12, 1994	No. 199, Nguyen Luong Bang Street, Tan Binh Ward, Hai Duong City, Hai Duong	04/11/2024 to 31/12/2024	Resolution No. 77/NQ-MBS- HĐQT signed on November 4, 2024	Approve and pass the implementation of contracts and transactions: providing products and services, buying and selling assets, cooperation and other related contracts and transactions between MBS and OceanBank (former name of MBV). - MBS has not generated any transactions.	

*Note: NSH No.: ID card No./Passport No. (As for individuals) or Business Registration Certificate No., License on operations or equivalent legal documents (As for organisations).*

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 (General Director) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): None

4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO): None

4.3. Other transactions of the Company (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers: None.

## VIII. Share transactions of internal persons and their affiliated persons (2024 annual report)

1. The list of internal persons and their affiliated persons:

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percent age of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
1	Military Commercial Joint Stock Bank	MBBA 810555		0100283873	September 30, 1994, 48th change December 2, 2020	Hanoi Department of Planning and Investment	18 Le Van Luong, Cau Giay, Hanoi	437,357,236	76.35	MBS's parent bank
2	Le Viet Hai	005C00 0009	Chairman of the Board of Directors					957,667	0.17	Elected as Board Member from June 3, 2020



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
2.1	Le Cong Soa	005C054590								Father of Mr. Le Viet Hai
2.2	Nguyen Thi Ngoc									Mother of Le Viet Hai
2.3	Vu Hoang Yen	005C006016								Wife of Mr. Le Viet Hai
2.4	Le Nhat Minh									Son of Mr. Le Viet Hai
2.5	Le Cong Duy									Son of Mr. Le Viet Hai
2.6	Le Thi Hai Yen	005C054085								Sister of Mr. Le Viet Hai
2.7	Tran Van Duc	005C055048								Brother-in-law of Mr. Le Viet Hai
2.8	Vu Dinh Troi									Father-in-law of Mr. Le Viet Hai
2.9	Hoang Lan Huong									Mother-in-law of Mr. Le Viet Hai
2.10	Military Commercial Joint Stock Bank							437,357,236	76.35	Mr. Le Viet Hai is a member of the Board of Directors.
3	Phan Phuong Anh	005C001144	Vice Chairman of the Board of Directors and General Director, Person in charge of corporate governance							Elected as Member of the Board of Directors from April 26, 2022 and Appointed General Director, Person in charge of corporate governance from June 8, 2022, Elected as Vice Chairman of the Board of Directors from April 21, 2023
3.1	Phan Duy Son									Father of Mr. Phan

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percent age of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
										Phuong Anh
3.2	Tran Thi Phuong	005C110953								Mother of Mr. Phan Phuong Anh
3.3	Cao Thi Quynh Lien									Wife of Mr. Phan Phuong Anh
3.4	Phan Anh Duc									Son of Mr. Phan Phuong Anh
3.5	Phan Anh Dac									Son of Mr. Phan Phuong Anh
3.6	Cao Xuan Tu									Father in law of Mr. Phan Phuong Anh
3.7	Vu Thi Thanh									Mother in law of Mr. Phan Phuong Anh
4	Nguyen Minh Hang	005C000702	Board of Directors Member					511.201	0.09	Elected as Board Member from June 3, 2020
4.1	Nguyen Van Lam									Father of Mrs. Nguyen Minh Hang
4.2	Phan Thi Ty									Mother of Mrs. Nguyen Minh Hang
4.3	Dang Chi Trung	005C001316								Husband of Mrs. Nguyen Minh Hang
4.4	Dang Minh Chau									Daughter of Mrs. Nguyen Minh Hang
4.5	Dang Chi Hieu									Son of Mrs. Nguyen Minh Hang
4.6	Nguyen Thu Thuy									Sister of Mrs. Nguyen Minh Hang
4.7	Le Nam									Sister-in-law of Mrs. Nguyen Minh Hang



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
4.8	Dang Que Vinh									Father-in-law of Mrs. Nguyen Minh Hang
4.9	Le Thi Hoa									Mother-in-law of Mrs. Nguyen Minh Hang
5	Pham Xuan Thanh		Board of Directors Member							Elected as Board Member from April 21, 2023
5.1	Pham Van Hoanh									Father of Mr. Pham Xuan Thanh
5.2	Pham Thi Chich									Mother of Mr. Pham Xuan Thanh
5.3	Tran Thi Huong Giang									Wife of Mr. Pham Xuan Thanh
5.4	Pham Bao Chi									Son of Mr. Pham Xuan Thanh
5.5	Pham Anh Tu									Son of Mr. Pham Xuan Thanh
5.6	Pham Xuan Son									Brother of Mr. Pham Xuan Thanh
5.7	Nguyen Thuy Hang									Sister-in-law of Mr. Pham Xuan Thanh
5.8	Pham Thanh Lam									Brother of Mr. Pham Xuan Thanh
5.9	Dam Mai Huong									Sister-in-law of Mr. Pham Xuan Thanh
5.10	Dinh Thi Phuong Thao									Mother-in-law of Mr. Pham Xuan Thanh
5.11	Tran Ngoc Hieu									Father-in-law of Mr. Pham Xuan Thanh
6	Pham The Anh		Board of Directors Independent Member							Elected as Board Member from April 21, 2023

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
6.1	Pham Van Duoc									Father of Mr. Pham The Anh
6.2	Nguyen Thi My									Mother of Mr. Pham The Anh
6.3	Pham Anh Tuan									Brother of Mr. Pham The Anh
6.4	Pham Thi Hang									Sister of Mr. Pham The Anh
6.5	Dang Minh Hiep									Brother-in-law of Mr. Pham The Anh
6.6	Pham Lan Anh									Son of Mr. Pham The Anh
6.7	Pham Binh Minh									Son of Mr. Pham The Anh
6.8	Pham Minh Anh									Son of Mr. Pham The Anh
7	Pham Thi Hoa	005C054589	Head of Board of Supervisors					178	0.00	Elected as Board of Supervisors member from April 10, 2021
7.1	Pham Kim Phuong									Father of Mrs. Pham Thi Hoa (passed away on May 29, 2024)
7.2	Nguyen Thi Tiu									Mother of Mrs. Pham Thi Hoa
7.3	Pham Quoc Thao	005C054615								Brother of Mrs. Pham Thi Hoa
7.4	Pham Thi Huong	005C030307								Sister of Mrs. Pham Thi Hoa
7.5	Pham Dinh Tieu									Brother of Mrs. Pham Thi Hoa
7.6	Phan Xuan Ngan	005C099098								Husband of Mrs. Pham Thi Hoa
7.7	Phan Xuan Tung									Son of Mrs. Pham Thi Hoa
7.8	Phan Huong Tra									Daughter of Mrs. Pham Thi Hoa
7.9	Le Thi Thanh Tam	005C028564								Sister-in-law of Mrs.



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
										Pham Thi Hoa
7.10	Hoang Thi Thanh Thuy	005C028848						2	0.00	Sister-in-law of Mrs. Pham Thi Hoa
7.11	Pham Van Phuc									Brother-in-law of Mrs. Pham Thi Hoa
8	Vu Thi Huong	005C053413	Board of Supervisors Member					87,908	0.02	Elected as Board of Supervisors member from April 27, 2017
8.1	Vu Duc Bong									Father of Mrs. Vu Thi Huong
8.2	Phan Thi Soan									Mother of Mrs. Vu Thi Huong
8.3	Phan Van Duy									Husband of Mrs. Vu Thi Huong
8.4	Phan Vu Minh Phuong									Daughter of Mrs. Vu Thi Huong
8.5	Phan Vu Minh Anh									Daughter of Mrs. Vu Thi Huong
8.6	Vu Thi Thanh Hai									Sister of Mrs. Vu Thi Huong
8.7	Vu Thi Hong									Sister of Mrs. Vu Thi Huong
8.8	Vu Duc Huy									Brother of Mrs. Vu Thi Huong
8.9	Pham Van Toai									Brother-in-law of Mrs. Vu Thi Huong
8.10	Nguyen Van Dat									Brother-in-law of Mrs. Vu Thi Huong
8.11	Phan Van Bon									Father-in-law of Mrs. Vu Thi Huong
8.12	Tran Thi Vui									Mother-in-law of Mrs. Vu Thi Huong
9	Le Thu Trang	005C231902, 105C810289	Board of Supervisors Member							Elected as Board of Supervisors Member

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
										from April 21, 2023
9.1	Nguyen Ngoc Thanh	005C368043								Husband of Mrs. Le Thu Trang
9.2	Nguyen Le Ngoc Linh									Daughter of Mrs. Le Thu Trang
9.3	Le Nhu Ngoc									Father of Mrs. Le Thu Trang
9.4	Nguyen Thi Oanh	005C063468								Mother of Mrs. Le Thu Trang
9.5	Le Hai Yen	005C028860								Sister of Mrs. Le Thu Trang
9.6	Mai Nhu Thao									Brother-in-law of Mrs. Le Thu Trang
9.7	Tran Thuy Trieu	005C025477								Mother-in-law of Mrs. Le Thu Trang
10	Phung Thi Thanh Ha	005C028700	Deputy General Director, Authorized Person to Disclose Information					11	0.00	Assigned the role of Deputy General Director from July 5, 2013
10.1	Phung Xuan Truong									Father of Mrs. Phung Thi Thanh Ha
10.2	Tran Thi Ly									Mother of Mrs. Phung Thi Thanh Ha
10.3	Nguyen Dinh Long									Son of Mrs. Phung Thi Thanh Ha
10.4	Nguyen Dinh Tung									Son of Mrs. Phung Thi Thanh Ha
10.5	Nguyen Ha Linh Dan									Daughter of Mrs. Phung Thi Thanh Ha
10.6	Phung Thanh Son									Brother of Mrs. Phung Thi Thanh Ha
10.7	Tran Thi Huong									Sister-in-law of Mrs. Phung Thi Thanh Ha



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
10.8	Phung Thi Thanh Giang									Sister of Mrs. Phung Thi Thanh Ha
10.9	Member Union of MB Securities JSC	005C788789						231,021	0.04	Ms. Phung Thi Thanh Ha is the Chairwoman.
11	Le Thanh Nam	005C595666	Deputy General Director					233,236	0.04	Assigned to Deputy General Director from April 8, 2015
11.1	Le Thanh Hung									Father of Mr. Le Thanh Nam
11.2	Nguyen Thi Nhung									Mother of Mr. Le Thanh Nam
11.3	Nguyen Thi Thuy Duong	005C583999								Wife of Mr. Le Thanh Nam's
11.4	Le Nguyen Binh Minh									Son of Mr. Le Thanh Nam
11.5	Le Nguyen Anh Quan									Son of Mr. Le Thanh Nam
11.6	Le Thanh Trung									Brother of Mr. Le Thanh Nam
11.7	Thi Huong									Sister-in-law of Mr. Le Thanh Nam
11.8	Le Hanh									Brother of Mr. Le Thanh Nam
11.9	Tran Thi Anh									Sister-in-law of Mr. Le Thanh Nam
11.10	Le Trung Dung									Brother of Mr. Le Thanh Nam
11.11	Pham Thi Huong									Sister-in-law of Mr. Le Thanh Nam's
11.12	Nguyen Dinh Thang									Father-in-law of Mr. Le Thanh Nam
11.13	Vu Thi Than									Mother-in-law of Mr. Le Thanh Nam
11.14	Cai Lay Veterinary									Mr. Nam is member of

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
	Medicine Joint Stock Company									the Board of Directors.
11.15	Viet Paper Trading and Service Joint Stock Company									Mr. Nam is member of the Board of Directors.
11.16	Tan Cang Hiep Phuoc Port Joint Stock Company									Mr. Nam is member of the Board of Directors.
12	Nguyen Xuan Cuong	005C711254	Deputy General Director					3,700	0.00	Assigning tasks to the Board of Management from June 1, 2022 Assigned to Deputy General Director position from September 15, 2023 Dismissal of Deputy General Director from April 17, 2024
12.1	Nguyen Xuan Viet									Father of Mr. Nguyen Xuan Cuong (passed away on April 7, 2024)
12.2	Pham Thi Hong Hanh	005C353695								Wife of Mr. Nguyen Xuan Cuong
12.3	Nguyen Xuan Vinh Tuan									Son of Mr. Nguyen Xuan Cuong
12.4	Nguyen Pham Gia Nghi									Son of Mr. Nguyen Xuan Cuong
12.5	Nguyen Xuan Vinh Khanh									Son of Mr. Nguyen Xuan Cuong
12.6	Khuat Thi Hong									Mother-in-law of Mr. Nguyen



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
										Xuan Cuong
12.7	Nguyen Thi Thao Vy									Sister of Mr. Nguyen Xuan Cuong
12.8	Nguyen Kim Quyen									Brother-in-law of Mr. Nguyen Xuan Cuong
13	Le Van Tuan	005C054776	Board of Management Member					487,985	0.09	Assigning tasks to member of Board of Management from January 2, 2019
13.1	Hoang Thi Thuy Duong	005C359948								Wife of Mr. Le Van Tuan
13.2	Le Hoang Tuan Minh									Son of Mr. Le Van Tuan
13.3	Le Hoang Minh Anh									Son of Mr. Le Van Tuan
13.4	Le Van Lien									Father of Mr. Le Van Tuan
13.5	Bui Thi Bo									Mother of Mr. Le Van Tuan
13.6	Le Van Tan									Brother of Mr. Le Van Tuan's
13.7	Le Van Tan	005C054519								Brother of Mr. Le Van Tuan
13.8	Nguyen Thi Thao									Sister-in-law of Mr. Le Van Tuan
13.9	Hoang Van Long									Father-in-law of Mr. Le Van Tuan
13.10	Tran Thi Thai									Mother in law of Mr. Le Van Tuan
14	Pham Thi Kim Ngan	005C028253	Chief Financial Officer							Assignment of CFO duties from January 17, 2023

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
14.1	Hoang Thanh Tuan	079C101280								Husband of Mrs. Pham Thi Kim Ngan
14.2	Hoang Ha Chi									Daughter of Mrs. Pham Thi Kim Ngan
14.3	Hoang Ha An									Daughter of Mrs. Pham Thi Kim Ngan
14.4	Pham Truong Tho									Father of Mrs. Pham Thi Kim Ngan
14.5	Bui Thi Chinh									Mother of Mrs. Pham Thi Kim Ngan
14.6	Pham Anh Ngan									Brother of Mrs. Pham Thi Kim Ngan
14.7	Hoang Thi Loan									Sister-in-law of Mrs. Pham Thi Kim Ngan
14.8	Hoang Kim Tien									Father-in-law of Mrs. Pham Thi Kim Ngan
14.9	Phung Thi Bich Hue	079C505859								Mother-in-law Mrs. Pham Thi Kim Ngan
15	Nguyen Van Hoc	005C099298	Chief Accountant							Assignment of Chief Accountant from October 10, 2017
15.1	Pham Thi Lieu									Mother of Mr. Nguyen Van Hoc
15.2	Bui Kim Thoa									Wife of Mr. Nguyen Van Hoc
15.3	Nguyen Dieu Linh									Daughter of Mr. Nguyen Van Hoc
15.4	Nguyen Khanh Han									Daughter of Mr. Nguyen Van Hoc
15.5	Nguyen Van Dieu									Brother of Mr. Nguyen Van Hoc



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
15.6	Nguyen Xuan Truong									Brother of Mr. Nguyen Van Hoc
15.7	Nguyen Van Thang									Brother of Mr. Nguyen Van Hoc
15.8	Nguyen Thi Nen									Sister of Mr. Nguyen Van Hoc
15.9	Nguyen Thi Men									Sister of Mr. Nguyen Van Hoc
15.10	Bui Thi Thanh Huyen									Sister-in-law of Mr. Nguyen Van Hoc
15.11	To Thi No									Sister-in-law of Mr. Nguyen Van Hoc
15.12	Nguyen Van Sac									Brother-in-law of Mr. Nguyen Van Hoc
15.13	Bui Thi Toan									Sister-in-law of Mr. Nguyen Van Hoc
15.14	To Van Phuc									Brother-in-law of Mr. Nguyen Van Hoc
15.15	Bui Dung									Father-in-law of Mr. Nguyen Van Hoc (passed away on December 2, 2024)
15.16	Nguyen Thi Lap									Mother-in-law of Mr. Nguyen Van Hoc
16	Tran Thi Thanh Huyen	005C009546 026C574561	Head of Internal Audit Department					138,123	0.02	Assigned the task of Head of Internal Audit Department from April 17, 2017
16.1	Hoang Thi Yen									Mother of Mrs. Tran Thi Thanh Huyen

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
16.2	Bui Thanh Thuy	005C020888						26,660	0.00	Husband of Mrs. Tran Thi Thanh Huyen
16.3	Bui Huyen Nhi									Daughter of Mrs. Tran Thi Thanh Huyen
16.4	Bui Van Ha									Daughter of Mrs. Tran Thi Thanh Huyen
16.5	Tran Thi Thu Hien	005C217067								Sister of Mrs. Tran Thi Thanh Huyen
16.6	Dao Van Hanh									Brother-in-law of Mrs. Tran Thi Thanh Huyen
16.7	Tran Cao Khang									Brother of Mrs. Tran Thi Thanh Huyen
16.8	Bui Thi Minh Hang	005C023211								Sister-in-law of Mrs. Tran Thi Thanh Huyen
16.9	Bui Van Van									Father-in-law of Mrs. Tran Thi Thanh Huyen
16.10	Tran Thi Diem									Mother-in-law Mrs. Tran Thi Thanh Huyen
17	Do Thi Thuy Nga	005C062334 026C203971	Member of Internal Audit Department							Member of Internal Audit Department from August 27, 2018
17.1	Do Dinh Tinh	12210000709095								Father of Ms. Do Thi Thuy Nga
17.2	Ninh Thi Mo	005C464561								Mother of Ms. Do Thi Thuy Nga
17.3	Do Khanh Linh	005C464552 0001311293								Sister of Ms. Do Thi Thuy Nga
17.4	Luyen Ngoc Hung	005C464560 0001199296								Brother-in-law of Ms. Do Thi Thuy Nga



No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
18	Mai Thi Sen	005C200399	Senior Member of Internal Audit Department							Senior Member of Internal Audit Department from 2/1/2019
18.1	Mai Van Tan									Father of Mrs. Mai Thi Sen
18.2	My Thi Phuong									Mother of Mrs. Mai Thi Sen
18.3	Mai Van Dung	005C481508								Brother of Mrs. Mai Thi Sen
18.4	Nguyen Thi Quynh									Sister-in-law of Mrs. Mai Thi Sen
18.5	Mai Thi Nhung	005C208607								Sister of Mrs. Mai Thi Sen
18.6	Bui Quang Thai	005C491812								Brother-in-law of Mrs. Mai Thi Sen
18.7	Le Van Phu									Husband of Mrs. Mai Thi Sen
18.8	Le Van Cu									Father-in-law of Mrs. Mai Thi Sen
18.9	Nguyen Thi Thi									Mother-in-law Mrs. Mai Thi Sen
19	Vu Thi Thanh Huyen		Member of Internal Audit Department							Member of Internal Audit Department from July 27, 2021
19.1	Vu Dinh Khai									Father of Mrs. Vu Thi Thanh Huyen
19.2	La Thi Quyen									Mother of Mrs. Vu Thi Thanh Huyen
19.3	Nguyen Thi Phin									Mother-in-law Mrs. Vu Thi Thanh Huyen
19.4	Nguyen Van Thang									Husband of Mrs. Vu

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue			Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
				ID card No.	Date of issue	Place of issue				
										Thi Thanh Huyen
19.5	Vu Thi Xuan									Sister of Ms. Vu Thi Thanh Huyen
19.6	Pham Quang Luc									Brother-in-law of Mrs. Vu Thi Thanh Huyen
19.7	Vu Quoc Huy									Brother of Mrs. Vu Thi Thanh Huyen
19.8	Dao Thi Giang									Sister-in-law of Mrs. Vu Thi Thanh Huyen

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	
1	Military Commercial Joint Stock Bank	Parent Bank	348,962,212	79.73	437,357,236	76.35	Exercise the right to purchase securities in the public offering of additional shares
2	Le Viet Hai	Chairman of the Board of Directors	766,134	0.18	957,667	0.17	Exercise the right to purchase securities in the public offering of additional shares
3	Nguyen Minh Hang	Member of the Board of Directors	408,961	0.09	511,201	0.09	Exercise the right to purchase securities in the public offering of additional shares
4	Pham Thi Hoa	Head of Board of Supervisors	143	0.00	178	0.00	Exercise the right to purchase securities in the public offering of additional shares
5	Vu Thi Huong	Member of Board of Supervisors	70,327	0.02	87,908	0.02	Exercise the right to purchase securities in the public offering of additional shares
6	Le Thanh Nam	Deputy General Director	186,589	0.04	233,236	0.04	Exercise the right to purchase securities in the public offering of additional shares
7	Nguyen Xuan Cuong	Deputy General Director	12,264	0.00	3,700	0.00	Sell shares. (Mr. Cuong is no longer an insider of the company from April 17, 2024)
8	Le Van Tuan	Member of The Board of Management	457,088	0.10	487,985	0.09	Sell shares; Exercise the right to purchase securities in the public offering of additional shares
9	Tran Thi Thanh Huyen	Head of Internal Audit Dept.	111,546	0.03	138,123	0.02	Exercise the right to purchase securities in the public offering of additional shares
10	Bui Thanh Thuy	Husband of Mrs. Tran Thi Thanh Huyen	21,328	0.00	26,660	0.00	Exercise the right to purchase securities in the public offering of additional shares
11	Member Union of MB Securities JSC	Ms. Phung Thi Thanh Ha is the Chairwoman.	184,817	0.04	231,021	0.04	Exercise the right to purchase securities in the public offering of additional shares



**IX. Other significant issues:** None

**Recipient:**

- As per your request;
- Archived: Board of Directors Office.

**CHAIRMAN OF THE BOARD OF  
DIRECTORS**



*[Handwritten signature]*

**LE VIET HAI**