

REPORT ON CORPORATE GOVERNANCE
(FOR THE YEAR 2024)

Submitted to:

- **State Securities Commission of Vietnam (SSC).**
- **Hanoi Stock Exchange (HNX).**

- **Company Name: VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK (VIETBANK).**
- **Registered Head Office Address: 47 Tran Hung Dao Street, Ward 3, Soc Trang City, Soc Trang Province.**
- **Telephone: (+84) 299 362 1454**
- **Fax: (+84) 299 362 1858**
- **Email: vietbank.com.vn**
- **Charter Capital: 7,139,413,290,000 VND (Seven thousand one hundred thirty-nine billion four hundred thirteen million two hundred ninety thousand Vietnamese dong).**
- **Stock Code: VBB**
- **Corporate Governance Structure: General Meeting of Shareholders, Board of Directors, Supervisory Board, and Chief Executive Officer.**
- **Status of Internal Audit Functions: Fully operational and in compliance with regulations.**

I. General Meeting of Shareholders' Activities:

Information on meetings and resolutions/decisions of the General Meeting of Shareholders (including written resolutions of shareholders):

No.	RESOLUTION NUMBER	DATE ISSUED	KEY POINTS
1	01/2024/NQ-DHDCD	26/4/2024	- Report on 2023 Business Performance and the 2024 Business Plan of Vietbank.



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No.	RESOLUTION NUMBER	DATE ISSUED	KEY POINTS
			<ul style="list-style-type: none"> - Audited Financial Statements for 2023 - Board of Directors' Report on the Operational Performance of the Board, Committees, and Members. - Report by the Supervisory Board on Vietbank's business performance, governance activities, and evaluation of the Supervisory Board's work. - Progress report on the increase of charter capital through stock issuance per Resolutions 01/2022/NQ-DHDCD and 01/2023/NQ-DHDCD. - Proposal on the profit distribution plan for 2023. - Proposal to increase charter capital in 2024. - Report on the implementation of decisions related to investments in Lim Tower 2. - Report on credit approvals pursuant to Article 127 of the Law on Credit Institutions. - Report on adjustments and enhancements to Vietbank's organizational structure and operations. - Report on debt classification, external commitments, and handling of risk provisions. - Report on restructuring plans for Managing Non-Performing Loans (NPLs) in the 2021-2025 Period. - Proposal on remuneration and budgets for the Board of Directors and Supervisory Board for 2024. - Proposal to adopt operational regulations, Corporate governance, and supervision under the Law on Credit Institutions for 2024. - Proposal to select an auditing firm for audits in 2024 and 2025. - Disclosure of Related Party Interests for the Board of Directors, Supervisory Board members, and senior management for 2023.

No.	RESOLUTION NUMBER	DATE ISSUED	KEY POINTS
2	02/2024/NQ-DHDCD (Approval through Written Voting Procedure)	15/11/2024	<p>1. Amendments to Vietbank's Charter for 2024:</p> <ul style="list-style-type: none"> Amendment to Clause 1, Article 1: "Executives include: General Director, Deputy General Director, Chief Accountant, Branch Directors, and other positions decided by the Board of Directors." Amendment to Clause 6, Article 2: "Independent seals at the State Bank of Vietnam (SBV) and domestic and international banks as regulated by SBV. Seal management, usage, and preservation shall follow regulations issued by the Board of Directors." <p>2. Authorize the Chairperson of the Board to enact the updated Charter based on this resolution. The new Charter will replace the 2024 version currently in effect.</p> <p>3. Shareholders agree to receive supporting documents, including draft Charter and Voting Forms, via Vietbank's website: https://www.vietbank.com.vn/nha-dau-hoi-dong-co-dong</p>

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II. Board of Directors:

1. Information about the Board of Directors:

No.	Board Member	Position	Date of starting/cease being a member of the Board of Directors/Independent Board of Directors	
			Start Date	End Date
1	Mr. Duong Nhat Nguyen	Chairman of the Board, Term 2021-2025 (Non-Executive Board Member)	26/4/2021	
2	Mr. Nguyen Huu Trung	Vice Chairman of the Board, Independent Board Member, Term 2021-2025 (Non-Executive Board Member)	26/4/2021	

No.	Board Member	Position	Date of starting/cease being a member of the Board of Directors/Independent Board of Directors	
			Start Date	End Date
3	Ms. Quach To Dung	Board Member, Term 2021-2025 (Non-Executive Board Member)	26/4/2021	
4	Ms. Le Thi Xuan Lan	Board Member, Term 2021-2025 (Non-Executive Board Member)	26/4/2021	
5	Ms. Luong Thi Huong Giang	Board Member, Term 2021-2025 (Non-Executive Board Member)	26/4/2021	

2. Board Meetings (2024):

No.	Board Member	Number of Meetings Attended	Attendance Rate (%)	Reason for Absence
1	Mr. Duong Nhat Nguyen	99/99	100%	-
2	Mr. Nguyen Huu Trung	99/99	100%	-
3	Ms. Quach To Dung	99/99	100%	-
4	Ms. Le Thi Xuan Lan	99/99	100%	-
5	Ms. Luong Thi Huong Giang	99/99	100%	-

3. Supervisory Activities of the Board of Directors Over the Executive Board:

In 2024, in addition to the regular quarterly meetings, the Board of Directors reviewed and provided comprehensive feedback on the Executive Board's performance through periodic reports. These reviews included assessing the implementation of resolutions and decisions issued by the Board of Directors to ensure alignment with the bank's strategic objectives and proposing necessary adjustments to enhance business efficiency.

- The Standing Committee of the Board of Directors, accompanied by advisory members, actively participated in weekly business review meetings with the Executive Board. These meetings also included Regional and Area Directors to discuss business operations, evaluate the execution of business plans, and provide timely and strategic guidance to the Executive Board.
- Additionally, the Standing Committee held monthly extended meetings with functional departments, regional offices, and business units to promptly identify and address operational challenges, ensuring smooth coordination and effective problem-solving.

- Based on the business results achieved in 2024, the Board of Directors has assessed the Executive Board's performance as having effectively fulfilled their responsibilities and successfully achieved the bank's strategic goals.

4. Activities of the Board Committees and Subcommittees (if applicable):

In addition to the activities of the Board of Directors, and in compliance with legal regulations and the operational framework of Vietbank as a legal entity, the Board of Directors in 2024 supplemented and adjusted the composition of its Committees and Subcommittees. These Committees provide advisory and support functions to the Board in addressing key aspects of banking operations, including macroeconomic policies, market trends, interest rate management, risk governance, human resource strategies, business planning, resolution of distressed assets, investments, procurement of assets and services, product development, and network expansion.

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

Board Resolutions: 193 Resolution (Details provided in the attached List - DM 1)

Board Decisions: 232 Decision (Details provided in the attached List - DM 2).

6. Other Activities of the Board of Directors (if applicable):

- Based on the approval of the General Meeting of Shareholders in 2024, the Board of Directors issued regulations on the organizational and operational structure of Vietbank, as well as internal governance policies and operational regulations of the Board of Directors at Vietbank.
- Additionally, to enhance the system's overall business capacity, the Board of Directors prioritized regular collaboration across regional centers and business units. The coordination between regional centers and business units was strengthened. With a customer-centric operational orientation, the Board of Directors decided to adjust, amend, and improve the governance and operational framework of Vietbank's business model to align with market requirements and enhance business efficiency.

III. Supervisory Board:

1. Information about members of the Supervisory Board:

No.	Member	Position	Start/End of Membership	Educational Background
1	Mr. Hua Ngoc Nghia	Chairman of the Supervisory Board	Term 2021–2025: Starting from 26/04/2021	Bachelor of Economics
2	Mr. Mac Huu Danh	Dedicated Member	Term 2021–2025: Starting from 26/04/2021	Bachelor of Economics
3	Ms. Nguyen Do Xuan Dung	Dedicated Member	Term 2021–2025: Starting from 26/04/2021	Bachelor of Economics

2. Meetings of the Supervisory Board (2024):

No.	BKS Member	Number of Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Mr. Hua Ngoc Nghia	09/09	100%	-
2	Mr. Mac Huu Danh	09/09	100%	-
3	Ms. Nguyen Do Xuan Dung	09/09	100%	-

3. Supervisory Activities of the Supervisory Board Over the Board of Directors (BOD), Executive Board, and Shareholders:

- The Supervisory Board performs its supervisory function over the activities of the Board of Directors, Executive Board, and Shareholders in accordance with the provisions of the Law on Credit Institutions, the Enterprise Law, the Securities Law, and relevant decrees and circulars regarding corporate governance for public companies, the Bank's Charter, and internal regulations on the structure and operations of the Supervisory Board.
- Accordingly, supervisory activities over governance and management bodies are conducted through meetings, discussions, and specific issue deliberations; internal communication mechanisms; periodic and ad-hoc auditing reports by the Internal Audit Division; compliance monitoring systems; and regulations applicable to operations to ensure effective execution and operations.

4. Coordination of Supervisory Board Activities with the BOD, Executive Board, and Other Management Staff:

- The coordination mechanism between the Supervisory Board, the Board of Directors, and the Executive Board is implemented continuously and regularly. Information exchange is facilitated interactively based on the responsibilities of each entity. The Supervisory Board representatives participate in monthly BOD meetings and Executive Board meetings, providing opinions, discussions, and recommendations, which are recorded and considered in key agenda items.

5. Other Activities of the Supervisory Board (if applicable):

- Based on the approval of the General Meeting of Shareholders in 2024, the Supervisory Board issued regulations on its structure and operations, updated in compliance with the Law on Credit Institutions applicable in 2024.
- The Supervisory Board participated in the Annual Conference on Auditing, Internal Control, and Internal Audit for Credit Institutions in 2024, organized by the State Bank of Vietnam in October 2024.

IV. Executive Board

No.	Executive Board Member	Date of Birth	Professional Qualifications	Appointment/Dismissal Date
1	Ms. Tran Tuan Anh (Chief Executive Officer)	27/03/1976	- Master of Law majoring in Economics. - Bachelor of Finance - Credit..	14/08/2023
2	Mr. Pham Danh (Deputy General Director)	10/11/1980	- Master's degree in Banking - Bachelor's degree in Finance - Currency - Credit.	13/11/2017
3	Mr. Nguyen Tien Sy (Deputy General Director)	08/12/1977	- Master's degree in Business Administration.	08/03/2021
4	Ms. Pham Thi My Chi (Deputy General Director)	20/04/1964	- Bachelor's degree in Finance and Credit.	07/11/2023
5	Ms. Ngo Tran Doan Trinh (Deputy General Director)	16/11/1970	- Bachelor's degree in Finance for production industries..	13/11/2017 (Dismissed on 23/10/2024)
6	Mr. Nguyen Trong Phuc (Deputy General Director)	25/09/1976	- Bachelor's degree in Finance Banking - Bachelor's degree in Law.	18/10/2016 (Dismissed on 15/04/2024)
7	Ms. Tran Thi Lam (Deputy General Director)	20/10/1959	- Bachelor's degree in Banking Finance.	19/05/2023 (Dismissed on 26/03/2024)
8	Mr. Do Khoa Hiep (Deputy General Director)	25/03/1978	- Master's degree in Business Administration. - Master's degree in Management -Engineer in Electrical Engineering..	21/03/2022 (Dismissed on 31/05/2024)
9	Mr. Le Huy Dung (Deputy General Director)	12/12/1967	- Bachelor's degree in Banking Finance..	13/02/2023 (Dismissed on 12/02/2024)



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V. Chief Accountant:

No.	Name	Date of Birth	Professional Qualifications	Appointment/Dismissal Date
1	Ms. Vo Nguyen Thanh Nhien	02/11/1981	- Bachelor's degree in Finance – Banking from HCMC Banking University	Reappointed on 01/07/2023 (Dismissed on 28/06/2024))
2	Ms. Pham Thi My Chi	20/04/1964	- Bachelor's degree in Finance and Credit.	Dismissed on 28/06/2024.

VI. Corporate Governance Training

The corporate governance training programs attended by members of the Board of Directors (HDQT), Supervisory Board, General Directors, other management personnel (CBQL), and corporate secretaries in 2024, in compliance with corporate governance regulations, include:

- Advanced management training programs for bank executives organized by the State Bank of Vietnam (in collaboration with SECO - Switzerland).
- Seminars on the Law on Credit Institutions 2024, organized by the State Bank of Vietnam.
- Workshops on financial crimes, anti-money laundering, embargoes, and international payments in banking activities.
- Specialized workshops on credit agreements, loan guarantees, and contracts under Civil Law regulations.
- Macroeconomic Analysis.
- Training and professional development on Land Law 2024, Real Estate Business Law 2023, and Housing Law 2023.
- Seminars and training programs on management skills for managers at headquarters and business units.
- Social Insurance Law 2024; labor contracts, disciplinary measures, and resolution of labor disputes.
- Workshops on changing mindsets and attitudes in business in the 4.0 era.
- Leadership training programs for managers: Percoach - Team activation. Workshops for managers focusing on "Leadership Mindset - Changing to Succeed."
- Human Resources and HR Technology Conference TalentX 2024.
- Workshops on corporate culture for managers.
- In-depth seminars on digital banking and fraud management in the payment sector. Seminar on Fraud Prevention 2024: Introducing AI/ML-based strategies for fraud risk management.
- Updates on tax policies related to export and import goods: Regulations on origin of goods and risks associated with incorrect application of origin rules.
- Training and dissemination conferences on the implementation of grassroots democracy laws.

- Seminar on advancing the AI revolution in finance and banking: Solutions by NVIDIA and GreenNode.

VII. List of Related Parties of the Public Company and Transactions with Related Parties of the Company:

1. List of related parties of the company: Detailed in the attached list - DM3.
2. Transactions between the company and its related parties:
 - Transactions between the company and major shareholders, internal individuals, or persons related to internal individuals:
 - o Regarding credit and deposits: As per the attached list (DM4).
 - o Regarding transactions and contracts: As per the attached list (DM5).
3. Transactions between internal individuals of the company, related parties of internal individuals, and subsidiaries or companies controlled by the company: No transactions occurred.
4. Transactions between the company and other entities:
 - Transactions between the company and entities where members of the Board of Directors (HDQT), Supervisory Board, or management (General Directors) are or have been founding members or members of the Board of Directors/Management in the past three (03) years (as of the report's preparation date): Detailed in the attached list (DM6).
 - Transactions between the company and entities where related parties of members of the Board of Directors, Supervisory Board, or management hold roles as members of the Board of Directors or Executive Management: Detailed in the attached list (DM6).
 - Other transactions of the company (if applicable) that could provide material or immaterial benefits to members of the Board of Directors, Supervisory Board, General Directors, or other managers: None.

VIII. Transactions of Shares by Insiders and Related Parties (Year 2024):

1. List of insiders and their related parties: Refer to the attached list - DM7.
2. Share transactions by insiders and their related parties: Refer to the attached list - DM8.

IX. Other Relevant Matters: None.

Recipients:

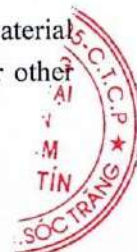
- As listed above:
 - Board of Directors, Supervisory Board (for reporting purposes):
- For archiving: Office of the BOD.

ON BEHALF OF THE BOARD OF DIRECTORS



CHAIRMAN

DUONG NHAT NGUYEN





**LIST OF RESOLUTIONS
OF THE BOARD OF DIRECTORS IN 2024**

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
1	01/2024/NQ-HĐQT	04/01/2024	Proposal No. 16/TT/HĐTDCC.23 dated 29/12/2023 by the High-Level Credit Council on adjusting the credit facility approval for the client City International Hospital Co., Ltd.	100%
2	02/2024/NQ-HĐQT	10/01/2024	Proposal No. 03/2024/TT-TGD dated 03/01/2024 by the General Director on issuing and controlling documents.	100%
3	03/2024/NQ-HĐQT	12/01/2024	Proposal No. 09/2024/TT-TGD on adjusting the incentive scheme for employees issuing bonds and incentives for retail clients purchasing publicly issued bonds in the third tranche of 2022.	100%
4	04/2024/NQ-HĐQT	18/01/2024	Proposal No. 07/2023/TT-TGD by the General Director on allocating remaining bonuses for two programs: Corporate Client High-Yield Growth and Casa Hunting 2023 for employees.	100%
5	05/2024/NQ-HĐQT	19/01/2024	Q4/2023 Board of Directors Meeting (Resolution on the CEO's report on business results for 2023).	100%
6	06/2024/NQ-HĐQT	19/01/2024	Q4/2023 Board of Directors Meeting (Resolution on reports from the Board of Directors Office).	100%
7	07/2024/NQ-HĐQT	19/01/2024	Q4/2023 Board of Directors Meeting (Resolution on evaluating Board members, Board committees, and the CEO in 2023).	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
8	08/2024/NQ-HĐQT	19/01/2024	Q4/2023 Board of Directors Meeting (Resolution on reports and proposals from the CEO).	100%
9	09/2024/NQ-HĐQT	22/01/2024	Proposal No. 10/2024/TT-TGD dated 10/01/2024 by the CEO on developing and launching an electronic payment gateway for corporate clients.	100%
10	10/2024/NQ-HĐQT	24/01/2024	Proposal No. 01/TT/HĐTDCC.24 by the High-Level Credit Council on approving a credit facility to the client City International Hospital Co., Ltd.	100%
11	11/2024/NQ-HĐQT	29/01/2024	Proposal No. 30/2024/TT-TGD dated 26/01/2024 by the General Director on implementing consulting services for Vidiva Technology JSC.	100%
12	12/2024/NQ-HĐQT	29/01/2024	Proposal No. 25/2024/TT-TGD on registering bond transactions with the Hanoi Stock Exchange.	100%
13	13/2024/NQ-HĐQT	31/01/2024	Proposal No. 02/TT/HĐTDCC.24 dated 24/01/2024 by the High-Level Credit Council on secured assets for the credit facilities of client Vo Thi Bich Lan	100%
14	14/2024/NQ-HĐQT	31/01/2024	Proposal No. 03/TT/HĐTDCC.24 dated 24/01/2024 by the High-Level Credit Council on secured assets for the credit facilities of Thanh Dong Do Real Estate Co., Ltd.	100%
15	15/2024/NQ-HĐQT	02/02/2024	Proposal No. 24/2024/TT-VB AMC dated 31/01/2024 by Vietbank AMC's Chairman on suspending Mr. Cao Van Dien - CEO of Vietbank AMC - and addressing related personnel replacements for the Chief Accountant role.	100%
16	16/2024/NQ-HĐQT	7/2/2024	Proposal No. 35/2024/TT-TGD dated 01/02/2024 by the General Director on	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			approving funding elevators for the Eye Hospital.	
17	17/2024/NQ-HĐQT	7/2/2024	Proposal No. 38/2024/TT-TGD dated 02/02/2024 by the General Director on "Internal Capital Adequacy Assessment".	100%
18	18/2024/NQ-HĐQT	15/2/2024	Report No. 12/2024/BC-TGD by the General Director on the progress of customer identification and authentication using chip-embedded ID cards.	100%
19	19/2024/NQ-HĐQT	16/02/2024	Report No. 12/2024/BC-TGD by the General Director on the progress of customer identification and authentication using chip-embedded ID cards.	100%
20	20/2024/NQ-HĐQT	19/02/2024	Proposal No. 28/2024/TT-VP HĐQT on requesting approval from the State Securities Commission to extend the registration certificate for additional public share offerings.	100%
21	21/2024/NQ-HĐQT	20/02/2024	Proposal No. 41/2024/TT-TGD by the General Director on extending the duration and transferring ownership of the lease contract for Binh Tan Business Center.	100%
22	22/2024/NQ-HĐQT	22/02/2024	Proposal No. 30/2024/TT-VP HĐQT on establishing a task force to review and amend regulations in the Charter and Policies at Vietbank related to the new Banking Law.	100%
23	23/2024/NQ-HĐQT	23/02/2024	Proposal No. 52/2024/TT-TGD dated 22/02/2024 by the General Director on renewing the contract for Bankers Almanac and Due Diligence services with an estimated cost for the next three years.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
24	24/2024/NQ-HĐQT	23/02/2024	Proposal No. 31/2024/TT-VP HĐQT on scheduling and procedures for preparing the 2024 Annual General Meeting of Shareholders.	100%
25	25/2024/NQ-HĐQT	27/02/2024	Proposal No. 41/2024/TT-VP HĐQT on extending the payment deadline for exercising share purchase rights during the additional public share offering.	100%
26	26/2024/NQ-HĐQT	27/02/2024	Proposal No. 04/TT/HĐTDCC.24 dated 23/02/2024 by the High-Level Credit Council on granting credit to client Huong Hong Co., Ltd.	100%
27	27/2024/NQ-HĐQT	28/02/2024	Proposal No. 57/2024/TT-TGD on adjusting and increasing employee salaries.	100%
28	28/2024/NQ-HĐQT	28/02/2024	Proposal No. 01/2024/TT-TT.UBNS dated 26/02/2024 by the Standing Committee on rewarding the General Director based on 2023 performance results.	100%
29	29/2024/NQ-HĐQT	01/3/2024	Proposal No. 64/2024/TT-TGD by the General Director on appointing an audit firm for bond utilization audits of private placement bonds with outstanding balances.	100%
30	30/2024/NQ-HĐQT	01/3/2024	Report No. 19/2024/BC-TGD dated 26/02/2024 by the General Director on evaluating the impact of the 2024 Credit Institution Law.	100%
31	31/2024/NQ-HĐQT	04/3/2024	Proposal No. 61/2024/TT-TGD dated 27/02/2024 by the General Director on terminating the Northern Region Office.	100%
32	32/2024/NQ-HĐQT	04/3/2024	Proposal No. 66/2024/TT-TGD dated 01/03/2024 by the General Director on extending	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			the advertising contract for Vietbank's signage in Nghe An.	
33	33/2024/NQ-HĐQT	06/3/2024	Proposal No. 67/2024/TT-TGD dated 01/03/2024 by the General Director on establishing members of the Debt Restructuring Council under Circular No. 02/2023/TT-NHNN.	100%
34	34/2024/NQ-HĐQT	12/3/2024	Proposal No. 65/2024/TT-TGD dated 29/02/2024 by the General Director on approving regulations for domestic guarantee product regulations.	100%
35	35/2024/NQ-HĐQT	12/3/2024	Proposal No. 87/2024/TT-TGD dated 11/03/2024 by the General Director on applying for membership in the Confédération Internationale des Banques Populaires (CIBP) association.	100%
36	36/2024/NQ-HĐQT	18/3/2024	Proposal No. 89/2024/TT-TGD dated 13/03/2024 by the General Director on additional VAT payment for Letter of Credit (L/C) activities.	100%
37	37/2024/BBH-HĐQT	20/3/2023	Proposal No. 91/2024/TT-TGD dated 15/03/2024 by the General Director on approving the budget for IT assessment and roadmap review.	100%
38	38/2024/BBH-HĐQT	20/3/2024	Proposal No. 93/2024/TT-TGD dated 18/03/2024 by the General Director on approving the budget for services bondholder registry services for 2024.	100%
39	39/2024/NQ-HĐQT	25/3/2024	Proposal No. 101/2024/TT-TGD dated 19/03/2024 by the General Director on approving a communication and promotional budget for the opening of new business centers in 2024.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
40	40/2024/NQ-HĐQT	26/3/2024	Proposal No. 02/2024/TT-UBNS dated 22/03/2024 by the Personnel Committee on adjusting operational regulations and authority in personnel matters.	100%
41	41/2024/NQ-HĐQT	03/4/2024	Relocation of Khanh Hoa Branch.	100%
42	42/2024/NQ-HĐQT	04/4/2024	Proposal No. 01/2024/TT-CT.HĐQT on approving the results of registration and payment for shares purchased by existing shareholders, along with the handling plan for undistributed shares.	100%
43	43/2024/NQ-HĐQT	05/4/2024	Proposal No. 60/2024/TT-VP HDQT dated 02/04/2024 from the Office of the Board of Directors on approving the documents prepared for the 2024 Annual General Meeting of Shareholders.	100%
44	44/2024/NQ-HĐQT	08/4/2024	Proposal No. 03/2024/TT-UBCL&CĐ on personnel additions to the Strategic and Transformation Committee.	100%
45	45/2024/NQ-HĐQT	08/4/2024	Proposal No. 132/2024/TT-TGD on supplementing the 2024 budget for staff allowances for female employees.	100%
46	46/2024/NQ-HĐQT	10/4/2024	Proposal No. 137/2024/TT-TGD on the plan to repurchase bonds issued by Vietbank in 2021 (code TP 8002).	100%
47	47/2024/NQ-HĐQT	10/4/2024	Proposal No. 137/2024/TT-TGD on the plan to repurchase bonds issued by Vietbank in 2021 (code TP 8003).	100%
48	48/2024/NQ-HĐQT	10/4/2024	Proposal No. 137/2024/TT-TGD on the plan to repurchase bonds issued by Vietbank in 2021 (code TP 8005).	100%
49	49/2024/NQ-HĐQT	10/4/2024	Proposal No. 135/2024/TT-TGD dated 08/04/2024 on disclosing the Capital Adequacy Ratio (CAR) as of 31/12/2023.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
50	50/2024/NQ-HĐQT	16/4/2024	Regarding the Adjustment of Results for the Additional Public Offering of Shares (Proposal No. 02/2024/TT-CT.HĐQT dated 15/04/2024).	100%
51	51/2024/NQ-HĐQT	25/4/2024	2024 Q1 Board of Directors Meeting (Reports from the Board Office).	100%
52	52/2024/NQ-HĐQT	25/4/2024	2024 Q1 Board of Directors Meeting (Reports from the CEO).	100%
53	53/2024/NQ-HĐQT	03/5/2024	Proposal No. 06/2024/TT-VP.BTGD dated 03/05/2024 on funding for the Vietnam Medical Education Association.	100%
54	54/2024/NQ-HĐQT	06/5/2024	Proposal No. 171/2024/TT-TGD dated 04/05/2024 on selecting and signing the Auditing Report Contract with Ernst & Young Vietnam Co., Ltd.	100%
55	55/2024/NQ-HĐQT	06/5/2024	Proposal No. 69A/2024/TT-VBAMC dated 26/04/2024 from Vietbank AMC on dismissing the General Director position of Mr. Cao Van Dien and appointing Mr. Vo Tien Luat as Acting General Director of Vietbank AMC.	100%
56	56/2024/NQ-HĐQT	08/5/2024	Proposal No. 160/2024/TT-TGD dated 25/04/2024 from the CEO on the budget for outsourcing services for network expansion activities.	100%
57	57/2024/NQ-HĐQT	09/5/2024	Proposal No. 176/2024/TT-TGD dated 08/05/2024 on the investment budget for property at 96-98-100 Bau Cat to serve as a Business Center.	100%
58	58/2024/NQ-HĐQT	10/5/2024	Proposal No. 05/2024/TT-UBCL&CĐ on establishing the Information Security and Cybersecurity Project Committee.	100%
59	59/2024/NQ-HĐQT	15/5/2024	Proposal to acquire real estate at 22 Hoan Binh Street, An Cu' Ward, Ninh Kieu District, Can Tho City.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
60	60/2024/NQ-HĐQT	15/5/2024	Proposal to transfer real estate at 26-28 Hoan Binh Street, An Cu Ward, Ninh Kieu District, Can Tho City.	100%
61	61/2024/NQ-HĐQT	16/5/2024	Proposal No. 184/2024/TT-TGD on budget allocation for Mobile Banking chip-based ID authentication operations.	100%
62	62/2024/NQ-HĐQT	17/5/2024	Proposal No. 03/2024/TT-UBNS dated 15/05/2024 on amendments and reissuance of regulations on personnel authority.	100%
63	63/2024/NQ-HĐQT	17/5/2024	Proposal No. 191/2024/TT-TGD dated 16/05/2024 on personnel changes in the Risk Handling Council.	100%
64	64/2024/NQ-HĐQT	17/5/2024	Proposal No. 193/2024/TT-TGD dated 16/05/2024 on the issuance of Vietbank Certificates of Deposit (CCTG) in 2024 (Round 1).	100%
65	65/2024/NQ-HĐQT	20/5/2024	Proposal No. 197/2024/TT-TGD dated 16/05/2024 on repurchasing bonds issued by Vietbank.	100%
66	66/2024/NQ-HĐQT	22/5/2024	Proposal No. 207/2024/TT-TGD dated 17/05/2024 on terminating the Data Synchronization Project Team.	100%
67	67/2024/NQ-HĐQT	22/5/2024	Proposal No. 06/2024/TT-HĐKH dated 20/05/2024 on personnel adjustments in the Scientific Council.	100%
68	68/2024/NQ-HĐQT	23/5/2024	Proposal No. 118/2024/TT-HĐMSTS dated 21/05/2024 on amending and reissuing the regulations on asset procurement and operational guidelines of the Asset Procurement Council.	100%
69	69/2024/NQ-HĐQT	28/5/2024	Proposal No. 04/2024/TT-UBNS dated 24/05/2024 on terminating the employment agreement of Mr. Do Khoa Hiep - Deputy CEO of Vietbank—based on mutual agreement.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
70	70/2024/NQ-HĐQT	30/5/2024	Proposal No. 05/TT/HĐTDCC.24 on approving credit for Cello Land Co., Ltd.	100%
71	71/2024/NQ-HĐQT	5/6/2024	Proposal No. 249/2024/TT-TGD dated 03/06/2024 on selecting an independent auditing firm to audit the utilization of remaining outstanding capital from private bond issuance as regulated by Decree No. 65/2022/ND-CP for the mid-year 2024 reporting period.	100%
72	72/2024/NQ-HĐQT	5/6/2024	Assignment of Board of Directors members to approve expenses related to the Board of Directors and the Supervisory Board.	100%
73	73/2024/NQ-HĐQT	5/6/2024	Delegation of authority to the Office of the Board of Directors for handling collateral in debt recovery processes.	100%
74	74/2024/NQ-HĐQT	7/6/2024	Proposal No. 05/2024/TT-CT.HĐQT from the Chairman on revising functions, responsibilities, and personnel of the Strategic and Transformation Committee.	100%
75	75/2024/NQ-HĐQT	7/6/2024	Proposal No. 05/2024/TT-UBNS on terminating the employment of Ms. Võ Nguyễn Thanh Nhiên, Chief Accountant, and ending her labor contract.	100%
76	76/2024/NQ-HĐQT	10/6/2024	Proposal No. 256/2024/TT-TGD dated 04/06/2024 on utilizing the Welfare Fund to organize employee retreats in 2024.	100%
77	77/2024/NQ-HĐQT	14/6/2024	Proposal No. 263/2024/TT-TGD on issuing regulations for reporting and handling crime notifications and whistleblowing cases.	100%
78	78/2024/NQ-HĐQT	17/6/2024	Proposal No. 251/2024/TT-TGD dated 03/06/2024 on issuing regulations for domestic deposit certificates.	100%



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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
79	79/2024/NQ-HĐQT	17/6/2024	Proposal No. 287/2024/TT-TGD on revising liquidity ratios and limits in accordance with the 2024 Credit Institution Law.	100%
80	80/2024/NQ-HĐQT	20/6/2024	Proposal No. 292/2024/TT-TGD on amending Decision No. 507/QĐ-TT HĐQT.16 regarding collateral management regulations.	100%
81	81/2020/NQ-HĐQT	20/6/2024	Proposal No. 294/2024/TT-TGD on issuing regulations for the issuance of securities in international markets.	100%
82	82/2024/NQ-HĐQT	20/6/2024	Proposal No. 06/2024/TT-UBNS dated 17/06/2024 on appointing Mrs. Pham Thi My Chi, Deputy CEO, as Acting Chief Accountant.	100%
83	83/2024/NQ-HĐQT	21/6/2024	Proposal No. 07/2024/TT-UBNS dated 18/06/2024 on adjusting the salary of Mr. Pham Danh, Deputy CEO.	100%
84	84/2024/NQ-HĐQT	21/6/2024	Proposal No. 264/2024/TT-TGD on evaluating the impact of Circular No. 22/2023/TT-NHNN and issuing regulations on capital adequacy ratios.	100%
85	85/2024/NQ-HĐQT	24/6/2024	Proposal No. 305/2024/TT-TGD dated 19/06/2024 on issuing the Risk Management Policy and Decision on Risk Appetite.	100%
86	86/2024/NQ-HĐQT	26/6/2024	Proposal No. 08/2024/TT-UBCL&CĐ dated 25/06/2024 on adjusting the budget for implementing the Unified Payment Hub Project 2024 and covering the first five years of maintenance costs.	100%
87	87/2024/NQ-HĐQT	26/6/2024	Proposal by the Operational Task Force to develop governance and control regulations, including the Charter, Internal Governance Regulations, and Organizational Rules for the Board of Directors.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
88	88/2024/NQ-HĐQT	27/6/2024	Proposal No. 316/2024/TT-TGD dated 20/06/2024 on continuing to apply remuneration for debt recovery by Vietbank AMC.	100%
89	89/2024/NQ-HĐQT	27/6/2024	Proposal on changing the operating location of Thuan An Transaction Office.	100%
90	90/2024/NQ-HĐQT	27/6/2024	Proposal on renaming and relocating the operational location of Den Lu Transaction Office.	100%
91	91/2024/NQ-HĐQT	28/6/2024	Proposal No. 327/2024/TT-TGD dated 26/06/2024 on revising and supplementing internal regulations on credit granting and loan management to ensure proper loan usage.	100%
92	92/2024/NQ-HĐQT	28/6/2024	Proposal No. 314/2024/TT-TGD dated 24/06/2024 on terminating Decision No. 06/2023/QĐ-HĐQT dated 01/02/2023 and issuing new Information Security Regulations.	100%
93	93/2024/NQ-HĐQT	1/7/2024	Proposal No. 09/2024/TT-UBCL&CD dated 28/06/2024 from the Strategic and Transformation Committee on revising regulations on the organization and operations of the Strategic Project Management Office.	100%
94	94/2024/NQ-HĐQT	3/7/2024	Proposal No. 342/2024/TT-TGD dated 02/07/2024 on revising loan regulations for Vietbank clients	100%
95	95/2024/NQ-HĐQT	3/7/2024	Proposal No. 343/2024/TT-TGD dated 02/07/2024 on revising regulations on debt restructuring and maintaining debt groups to support struggling clients.	100%
96	96/2024/NQ-HĐQT	4/7/2024	Proposal on relocating the operational location of Bac Ninh Branch.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
97	97/2024/NQ-HĐQT	4/7/2024	Proposal No. 126/2024/TT-VP HĐQT dated 02/07/2024 from the Office of the Board of Directors on personnel adjustments for several councils and committees under the Board of Directors.	100%
98	98/2024/NQ-HĐQT	4/7/2024	Proposal No. 341/2024/TT-TGD dated 02/07/2024 from the CEO on selecting a solution for implementing the Swift Translator Runtime tool.	100%
99	99/2024/NQ-HĐQT	5/7/2024	Proposal No. 127/2024/TT-VP HĐQT dated 03/07/2024 from the Office of the Board of Directors on approving the additional trading date for Vietbank's 2023 capital increase shares.	100%
100	100/2024/NQ-HĐQT	12/7/2024	2024 Q2 Board of Directors Meeting (Resolution on the Reports from the CEO during the meeting).	100%
101	101/2024/NQ-HĐQT	12/7/2024	2024 Q2 Board of Directors Meeting (Resolution on reports from the CEO during the meeting).	100%
102	102/2024/NQ-HĐQT	12/7/2024	2024 Q2 Board of Directors Meeting (Resolution on reports from the PMO Office during the meeting).	100%
103	103/2024/NQ-HĐQT	24/7/2024	Proposal No. 376/2024/TT-TGD on proposing changes to members of the Risk Management Council.	100%
104	104/2024/NQ-HĐQT	24/7/2024	Proposal No. 387/2024/TT-TGD on creating an additional company seal for Vietbank.	100%
105	105/2024/NQ-HĐQT	26/7/2024	Proposal No. 358/2024/TT-TGD dated 09/07/2024 from the CEO on approving the budget for real estate investment at 70-72 Street 17A, Binh Tri Dong B Ward, Binh Tan District, Ho Chi Minh City", to serve as a Business Center.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
106	106/2024/NQ-HĐQT	29/7/2024	Proposal No. 142/2024/TT-VP.HĐQT dated 26/07/2024 on publicly disclosing shareholder information for those holding 1% or more of Vietbank's charter capital, in accordance with Clause 2, Article 26 of the Vietbank Charter and Article 49 of the Credit Institution Law.	100%
107	107/2024/NQ-HĐQT	30/7/2024	Report No. 105/2024/BC-TGD dated 26/07/2024 on implementing Resolution No. 104/2024/NQ-HĐQT regarding the creation of an additional company seal for Vietbank.	100%
108	108/2024/NQ-HĐQT	30/7/2024	Proposal No. 08/2024/TT-UBNS dated 29/07/2024 from the Personnel Committee on renewing the labor contract with Mrs. Tran Tuan Anh, CEO.	100%
109	109/2024/NQ-HĐQT	01/8/2024	Proposal No. 410/2024/TT-TGD dated 30/07/2024 on approving the policy for reallocating the budget for 14 new Business Centers in 2024.	100%
110	110/2024/NQ-HĐQT	02/8/2024	Proposal No. 407/2024/TT-TGD dated 29/07/2024 from the CEO on approving the plan for early redemption of bonds issued by Vietbank in 2022 (Code TP 9001).	100%
111	111/2024/NQ-HĐQT	02/8/2024	Proposal No. 407/2024/TT-TGD dated 29/07/2024 from the CEO on approving the plan for early redemption of bonds issued by Vietbank in 2022 (Code TP 9002).	100%
112	112/2024/NQ-HĐQT	02/8/2024	Proposal No. 407/2024/TT-TGD dated 29/07/2024 from the CEO on approving the plan for early redemption of bonds issued by Vietbank in 2022 (Code TP 2033).	100%
113	113/2024/NQ-HĐQT	02/8/2024	Proposal No. 416/2024/TT-TGD dated 30/07/2024 from the CEO on amending internal regulations affected by Circular No. 09/2024/TT-NHNN.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
114	114/2024/NQ-HĐQT	02/8/2024	Proposal No. 425/2024/TT-TGD dated 01/07/2024 from the CEO on revising the Anti-Corruption Regulations and the Operational Regulations of the Anti-Corruption Steering Committee.	100%
115	115/2024/NQ-HĐQT	08/8/2024	Proposal No. 431/2024/TT-TGD dated 05/08/2024 from the CEO on evaluating the effectiveness of the Document Management System after the go-live phase.	100%
116	116/2024/NQ-HĐQT	19/8/2024	Proposal No. 448/2024/TT-TGD dated 14/08/2024 on creating seals for new branches and transaction offices opened in 2024.	100%
117	117/2024/NQ-HĐQT	19/8/2024	Proposal No. 453/2024/TT-TGD dated 16/08/2024 on completing procedures to participate in the Asian Technology Excellence Awards 2024.	100%
118	118/2024/NQ-HĐQT	20/8/2024	Proposal No. 452/2024/TT-TGD dated 16/08/2024 from the CEO on issuing Certificates of Deposit in 2024 (Round 2).	100%
119	119/2024/NQ-HĐQT	26/8/2024	Proposal No. 169/2024/TT-VP HĐQT dated 22/08/2024 from the Office of the Board of Directors on personnel adjustments for several councils and committees under the Board of Directors (August 2024).	100%
120	120/2024/NQ-HĐQT	26/8/2024	Proposal No. 09/2024/TT-UBNS dated 22/08/2024 from the Personnel Committee on arranging and dividing Business Regions and Areas for the 14 new Business Centers opened in 2024.	100%
121	121/2024/NQ-HĐQT	26/8/2024	Proposal No. 459/2024/TT-TGD dated 22/08/2024 from the CEO on approving the budget and standards for Spring Publications and Lunar New Year 2025 gifts.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
122	122/2024/NQ-HĐQT	28/8/2024	Proposal No. 465/2024/TT-TGD on approving the budget and limits for inaugurating new Business Centers.	100%
123	123/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Binh Phước Branch.	100%
124	124/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Ca Mau Branch.	100%
125	125/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Chau Doc Transaction Office.	100%
126	126/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Ha Tien Transaction Office.	100%
127	127/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Hong Ngu Transaction Office.	100%
128	128/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Kien Luong Transaction Office.	100%
129	129/2024/NQ-HĐQT	29/8/2024	Proposal on relocating the operational location of Tam Quan Transaction Office.	100%
130	130/2024/NQ-HĐQT	30/8/2024	Proposal No. 475/2024/TT-TGD on the 3P Salary Mechanism.	100%
131	131/2024/NQ-HĐQT	30/8/2024	Proposal No. 477/2024/TT-TGD on disclosing the Capital Adequacy Ratio (CAR) as of 30/06/2024.	100%
132	132/2024/NQ-HĐQT	04/9/2024	Proposal No. 478/2024/TT-TGD dated 29/08/2024 from the CEO on adjusting delegation principles in debt resolution activities.	100%
133	133/2024/NQ-HĐQT	05/9/2024	Proposal on relocating the operational location of Dong Xuyen Transaction Office under the Ba Ria-Vung Tau Branch.	100%
134	134/2024/NQ-HĐQT	10/9/2024	Proposal No. 495/2024/TT-TGD dated 09/09/2024 from the CEO on supplementing the budget for personnel costs to account for	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			employees supporting the recovery of the Thanh Phu Credit Fund.	
135	135/2024/NQ-HĐQT	11/9/2024	Proposal No. 484/2024/TT-TGD on approving the investment in real estate at 90 Cao Thang, Ward 4, District 3, Ho Chi Minh City, to serve as a Business Center.	100%
136	136/2024/NQ-HĐQT	16/9/2024	Proposal No. 490/2024/TT-TGD dated 09/09/2024 from the CEO on revising and amending Vietbank's Charter.	100%
137	137/2024/NQ-HĐQT	16/9/2024	Proposal No. 501/2024/TT-TGD dated 12/09/2024 from the CEO on utilizing the Welfare Fund to support victims of Typhoon No. 3 (Yagi).	100%
138	138/2024/NQ-HĐQT	19/9/2024	Proposal No. 511/2024/TT-TGD dated 16/09/2024 from the CEO on delegating authority for handling and recovering unsecured debts entrusted to Vietbank AMC.	100%
139	139/2024/NQ-HĐQT	19/9/2024	Proposal No. 509/2024/TT-TGD dated 16/09/2024 from the CEO on issuing Vietbank Certificates of Deposit in 2024 (Round 3).	100%
140	140/2024/NQ-HĐQT	20/9/2024	Proposal No. 187/2024/TT-VP HĐQT dated 16/09/2024 from the Board Office on finalizing the shareholder list for obtaining written opinions regarding amendments and supplements to the Vietbank Charter for 2024.	100%
141	141/2024/NQ-HĐQT	20/9/2024	Proposal No. 145/2024/TT-UBQLRR dated 17/09/2024 from the Risk Management Committee on issuing a revised Charter for the Risk Management Committee.	100%
142	142/2024/NQ-HĐQT	23/9/2024	Proposal No. 522/2024/TT-TGD dated 19/09/2024 from the CEO on amending the Vietbank Charter for 2024 (updating the new charter capital).	100%



No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
143	143/2024/NQ-HĐQT	23/9/2024	Proposal No. 485/2024/TT-TGD dated 30/08/2024 from the CEO on replacing the Policy on Risk Reserves with a new Operational Risk Policy.	100%
144	144/2024/NQ-HĐQT	24/9/2024	Implementation Plan for Increasing Vietbank's Charter Capital for 2024 from retained earnings according to Resolution No. 01/2024/NQ-ĐHĐCĐ.	100%
145	145/2024/NQ-HĐQT	02/10/2024	Proposal No. 544/2024/TT-TGD dated 27/09/2024 from the CEO on adding business activities for derivatives products to Vietbank's operation license.	100%
146	146/2024/NQ-HĐQT	02/10/2024	Proposal No. 525/2024/TT-TGD dated 23/09/2024 from the CEO on implementing the centralized treasury operating model.	100%
147	147/2024/NQ-HĐQT	02/10/2024	Proposal No. 551/2024/TT-TGD dated 01/10/2024 from the CEO on issuing regulations for issuing, paying, and using Vietbank cards.	100%
148	148/2024/NQ-HĐQT	02/10/2024	Proposal No. 207/2024/TT-VP HĐQT on amending the plan for increasing charter capital in 2024.	100%
149	149/2024/NQ-HĐQT	08/10/2024	Proposal No. 570/2024/TT-TGD dated 07/10/2024 from the CEO on approving the budget for repairing damages after Typhoon Yagi at the Tran Nguyen HanBusiness Center.	100%
150	150/2024/NQ-HĐQT	09/10/2024	2024 Q3 Board of Directors Meeting (Resolution on the Reports from the CEO).	100%
151	151/2024/NQ-HĐQT	09/10/2024	2024 Q3 Board of Directors Meeting (Resolution on reports and proposals from the Board Office).	100%



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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
152	152/2024/NQ-HĐQT	15/10/2024	Relocation of Vietbank Lam Dong Branch.	100%
153	153/2024/NQ-HĐQT	15/10/2024	Relocation of Buon Ho Transaction Office.	100%
154	154/2024/NQ-HĐQT	15/10/2024	Relocation of Ben Cat Transaction Office.	100%
155	155/2024/NQ-HĐQT	17/10/2024	Proposal No. 10/2024/TT-UBNS dated 14/10/2024 on terminating the Deputy CEO position of Mrs. Ngo Tran Doan Trinh and appointing her as Assistant to the Chairman.	100%
156	156/2024/NQ-HĐQT	18/10/2024	Proposal No. 220/2024/TT-VP HĐQT dated 17/10/2024 on approving principles for handling odd-lot shares and preparing a report to the State Securities Commission on issuing shares to increase charter capital in 2024.	100%
157	157/2024/NQ-HĐQT	18/10/2024	Proposal No. 11/2024/TT-UBNS dated 15/10/2024 on issuing Vietbank's Code of Professional Ethics and Conduct.	100%
158	158/2024/NQ-HĐQT	21/10/2024	Renaming and relocating the Ly Tu Trong Transaction Office.	100%
159	159/2024/NQ-HĐQT	21/10/2024	Renaming and relocating the Uong Bi Transaction Office.	100%
160	160/2024/NQ-HĐQT	31/10/2024	Proposal No. 605/2024/TT-TGD dated 28/10/2024 on approving the plan to issue bonds, allocate and repay the proceeds from private bond issuance in 2024.	100%
161	161/2024/NQ-HĐQT	31/10/2024	Approval of the plan to issue bonds, allocate, and repay the proceeds from private bond issuance in 2024.	100%
162	162/2024/NQ-HĐQT	05/11/2024	Proposal No. 12/2024/TT-UBNS dated 01/11/2024 on reappointing Mrs. Pham Thi My Chi as Deputy CEO and renewing her employment contract.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
163	163/2024/NQ-HĐQT	07/11/2024	Plan for issuing Certificates of Deposit in 2024 for Retail and Corporate Clients (Proposal No. 613/2024/TT-TGD).	100%
164	164/2024/NQ-HĐQT	07/11/2024	Proposal No. 613/2024/TT-TGD dated 07/11/2024 on issuing Vietbank's Certificates of Deposit (CCTG) in 2024 for retail and corporate clients.	100%
165	165/2024/NQ-HĐQT	18/10/2024	Proposal No. 616/2024/TT-TGD dated 06/11/2024 on changing members of the Support Task Force for the Thanh Phu Credit Fund.	100%
166	166/2024/NQ-HĐQT	13/11/2024	Proposal No. 620/2024/TT-TGD dated 08/11/2024 from the CEO on revising and supplementing the Plan for Vietbank's Private Bond Issuance in 2024.	100%
167	167/2024/NQ-HĐQT	14/11/2024	Report No. 2196/2024/BC-TTQLN dated 08/11/2024 on the implementation of the Delegation Policy for Debt Handling as directed by the Board of Directors in Resolution No. 132/2024/NQ-HĐQT dated 04/09/2024.	100%
168	168/2024/NQ-HĐQT	15/11/2024	Approval of the final registration date for shareholders to exercise their rights to receive dividends in shares (Proposal No. 243/2024/TT-VP HĐQT).	100%
169	169/2024/NQ-HĐQT	15/11/2024	Subsequent procedures for issuing shares to pay dividends (Proposal No. 243/2024/TT-VP HĐQT).	100%
170	170/2024/NQ-HĐQT	21/11/2024	Proposal No. 646/2024/TT-TGD dated 19/11/2024 on adjusting Vietbank's organizational and operational model for the executive system.	100%
171	171/2024/NQ-HĐQT	22/11/2024	Proposal No. 09/2024/TT-HĐNTTS dated 20/11/2024 from the Asset Acceptance Council on changes to the personnel of the Asset	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			Acceptance Council under the Board of Directors.	
172	172/2024/NQ-HĐQT	25/11/2024	Proposal No. 656/2024/TT-TGD dated 22/11/2024 from the CEO on issuing the Liquidity Contingency Plan.	100%
173	173/2024/NQ-HĐQT	02/12/2024	Proposal No. 660/2024/TT-TGD dated 26/11/2024 on issuing regulations for seal management, usage, and retention at Vietbank.	100%
174	174/2024/NQ-HĐQT	02/12/2024	Proposal No. 665/2024/TT-TGD dated 29/11/2024 on approving the off-budget allocation of gift expenses for new business centers established in 2024.	100%
175	175/2024/NQ-HĐQT	02/12/2024	Proposal No. 13/2024/TT-UBNS dated 29/11/2024 from the Personnel Committee on proposing the issuance of the Staff Regulations at Vietbank.	100%
176	176/2024/NQ-HĐQT	02/12/2024	Proposal No. 256/2024/TT-VP HĐQT dated 29/11/2024 from the Office of the Board of Directors on changes to the members of the Risk Management Council.	100%
177	177/2024/NQ-HĐQT	05/12/2024	Proposal No. 258/2024/TT-VP HĐQT dated 03/12/2024 from the Office of the Board of Directors on restructuring the organization and operations of the Office of the Board of Directors.	100%
178	178/2024/NQ-HĐQT	05/12/2024	Proposal No. 673/2024/TT-TGD dated 03/12/2024 on allocating additional budget resources for the Debt Management Center in 2024.	100%
179	179/2024/NQ-HĐQT	09/12/2024	Proposal No. 14/2024/TT-UBNS dated 06/12/2024 on issuing Vietbank's Reward and Discipline Regulations.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
180	180/2024/NQ-HĐQT	10/12/2024	Proposal No. 677/2024/TT-TGD dated 06/12/2024 on early redemption of bonds issued by Vietbank in 2021 (Codes TP VBBL2128002)	100%
181	181/2024/NQ-HĐQT	10/12/2024	Proposal No. 677/2024/TT-TGD dated 06/12/2024 on early redemption of bonds issued by Vietbank in 2021 (Codes TP VBBL2128003)	100%
182	182/2024/NQ-HĐQT	10/12/2024	Proposal No. 677/2024/TT-TGD dated 06/12/2024 on early redemption of bonds issued by Vietbank in 2021 (Codes TP VBBL2128005)	100%
183	183/2024/NQ-HĐQT	10/12/2024	Proposal No. 677/2024/TT-TGD dated 06/12/2024 on early redemption of bonds issued by Vietbank in 2021 (TP VBBL2128010).	100%
184	184/2024/NQ-HĐQT	11/12/2024	Selection of an independent auditing firm for Vietbank's 2025 Financial Statements, Vietbank AMC, and Internal Control System Audit for 2024.	100%
185	185/2024/NQ-HĐQT	16/12/2024	Proposal No. 688/2024/TT-TGD dated 12/12/2024 on issuing Certificates of Deposit (CCTG) for 2024–2025 for corporate and retail clients.	100%
186	186/2024/NQ-HĐQT	17/12/2024	Proposal No. 689/2024/TT-TGD dated 12/12/2024 from the CEO on delegating transaction authority to the Financial Markets Division.	100%
187	187/2024/NQ-HĐQT	18/12/2024	Proposal No. 693/2024/TT-TGD dated 13/12/2024 on implementing the Financial Reporting Project under International Financial Reporting Standards (IFRS).	100%
188	188/2024/NQ-HĐQT	20/12/2024	Proposal No. 13/2024/TT-UB CL&CD dated 17/12/2024 from the Strategy and Transformation Committee on the establishment of the Project for Analyzing	100%



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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			and Assessing the Current Situation of Vietbank.	
189	189/2024/NQ-HĐQT	20/12/2024	Proposal No. 697/2024/TT-TGD dated 17/12/2024 from the General Director on Investment in Privileged Account Management Software – PAM.	100%
190	190/2024/NQ-HĐQT	27/12/2024	Proposal No. 707/2024/TT-TGD dated 25/12/2024 from the General Director on Real Estate Investment at No. 249 CĐT.03 (National Road 13), KP2, My Phuoc Ward, Ben Cat City, Binh Duong Province for the Business Center's headquarters.	100%
191	191/2024/NQ-HĐQT	27/12/2024	Proposal No. 46/2024/TT-KTC dated 25/12/2024 on the proposal to use the Reward Fund to reward Vietbank officers and employees based on the 2024 performance appraisal and classification results.	100%
192	192/2024/NQ-HĐQT	31/12/2024	Proposal No. 719/2024/TT-TGD dated 30/12/2024 from the General Director on issuing regulations on debt restructuring terms for customers affected by Typhoon No. 3 and on the organizational structure and personnel of the Debt Restructuring Committee.	100%
193	192/2024/NQ-HĐQT	31/12/2024	Proposal No. 720/2024/TT-TGD dated 30/12/2024 from the General Director on payment of Corebanking System licensing fees to Finastra.	100%

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**LIST OF RESOLUTIONS
OF THE BOARD OF DIRECTORS IN 2024**

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
1	01/2024/QĐ-HĐQT	11/1/2024	Issuance of guidelines on the issuance and control of documents.	100%
2	02/2024/QĐ-HĐQT	18/1/2024	Delegation of credit approval authority to Senior Credit Approval Specialist Mr. Pham Tien Dung.	100%
3	03/2024/QĐ-HĐQT	31/1/2024	Reappointment of Mr. Nguyen Hong Phong as Branch Manager of West Saigon Branch.	100%
4	04/2024/QĐ-HĐQT	31/1/2024	Reappointment of Mr. Nguyen Minh Ha as Branch Manager of An Giang Branch.	100%
5	05/2024/QĐ-HĐQT	31/1/2024	Reappointment of Mr. Nguyen Hong Hai as Branch Manager of Ba Ria-Vung Tau Branch.	100%
6	06/2024/QĐ-HĐQT	02/2/2024	Appointment of Mr. Vo Tien Luat, Deputy Director of the Debt Management Center, as Acting CEO of Vietbank AMC.	100%
7	07/2024/QĐ-HĐQT	07/2/2024	Non-reappointment of Mr. Le Huy Dung as Deputy CEO of Vietbank.	100%
8	08/2024/QĐ-HĐQT	16/2/2024	Personnel transfer: Mr. Nguyen Le Thanh Do, Deputy Director of the Corporate Credit Department, to the position of Senior	100%



No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			Specialist at the Office of the Board of Directors	
9	09/2024/QĐ-HĐQT	22/2/2024	Reappointment of Mrs. Nguyen Thi Phuong Thao as Head of the Risk Management Division.	100%
10	10/2024/QĐ-HĐQT	27/2/2024	Establishment of the Task Force to review and revise the Charter and related regulations of Vietbank under the 2024 Credit Institution Law.	100%
11	11/2024/QĐ-HĐQT	28/2/2024	Appointment of Mr. Tran Thai Nam, Deputy Director for the Quang Ninh - Hai Phong area and concurrently Branch Manager of Hai Phong Branch and Director of Le Hong Phong Transaction Office, as Area Director for Quang Ninh-Hai Phong, Branch Manager of Hai Phong Branch, and Director of Le Hong Phong Transaction Office.	100%
12	12/2024/QĐ-HĐQT	28/2/2024	Appointment of Mr. Nguyen Nhat Tuan, Assistant to the CEO of the Sales Management and Promotion Department, as Assistant to the CEO and Regional Director for Hanoi.	100%
13	13/2024/QĐ-HĐQT	28/2/2024	Issuance of the policy on salary adjustments for employees at Vietbank.	100%
14	14/2024/QĐ-HĐQT	04/3/2024	Appointment of Mr. Tran Phu Nghia as Deputy Head of the Office for Strategic Projects Management, under the Strategic and Transformation Committee.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
15	15/2024/QĐ-HĐQT	04/3/2024	Issuance of policies on credit approval authority.	100%
16	16/2024/QĐ-HĐQT	06/3/2024	Appointment of members to the Debt Restructuring Council in accordance with Circular No. 02/2023/TT-NHNN.	100%
17	17/2024/QĐ-HĐQT	07/3/2024	Issuance of guidelines on the organization and operations of the Office for Strategic Projects Management under the Strategic and Transformation Committee.	100%
18	18/2024/QĐ-HĐQT	11/3/2024	Issuance of regulations on the organization and operations of the Office of the Board of Directors of Vietbank.	100%
19	19/2024/QĐ-HĐQT	15/3/2024	Personnel transfer: Mrs. Tran Thi Dieu Hien, Specialist of the Core Banking Project Team, to the Office for Strategic Projects Management as Project Specialist.	100%
20	20/2024/QĐ-HĐQT	18/3/2024	Termination of Decision No. 221/TCQĐ-HĐQT.15 dated 12/05/2015 and Official Letter No. 525/NVCV-NS.15 dated 16/10/2015.	100%
21	21/2024/QĐ-HĐQT	18/3/2024	Revision and supplementation of the Regulations on the Organization and	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			Operations of Vietbank's Executive Apparatus.	
22	22/2024/QĐ-HĐQT	20/3/2024	Establishment of the High-Level Credit Council.	100%
23	23/2024/QĐ-HĐQT	20/3/2024	Delegation of credit approval authority to Senior Approval Specialist Mr. Nguyen Thanh Tuyen.	100%
24	26/2024/QĐ-HĐQT	26/3/2024	Dismissal of Mrs. Tran Thi Lam from the position of Deputy CEO.	100%
25	27/2024/QĐ-HĐQT	29/3/2024	Reappointment of Mr. Nguyen Tien Sy as Deputy CEO of Vietbank.	100%
26	28/2024/QĐ-HĐQT	29/3/2024	Reappointment of Mr. Nguyen Huu Xinh, currently Deputy Branch Manager of Hồ Chí Minh City Branch, to the position of Acting Branch Manager.	100%
27	29/2024/QĐ-HĐQT	29/3/2024	Reappointment of Mr. Nguyen Cong Minh as Branch Manager of Vinh Phuc Branch.	100%
28	29A/2024/QĐ-HĐQT	03/4/2024	Termination of the Advisor to the Chairman position for Mr. Nguyen Quang Huy.	100%
29	30/2024/QĐ-HĐQT	04/4/2024	Recruitment and appointment of a Senior IT Specialist under the Office of the Board of Directors.	100%
30	31/2024/QĐ-HĐQT	05/4/2024	Dismissal of Mr. Tran Phu Nghia from the position of Deputy Head of the Office for Strategic Projects Management under the Strategic and Transformation Committee.	100%
31	32/2024/QĐ-HĐQT	05/4/2024	Appointment of Mr. Tran Phu Nghia as Head of the IT Division.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
32	33/2024/QĐ-HĐQT	05/4/2024	Appointment of Mr. Tran Thanh Kieu, currently Deputy Head of the IT Division, to the position of Deputy Head of the IT Division.	100%
33	34/2024/QĐ-HĐQT	08/4/2024	Establishment of the Strategic and Transformation Committee under the Board of Directors of Vietbank.	100%
34	35/2024/QĐ-HĐQT	15/4/2024	Dismissal of Mr. Nguyen Trong Phuc from the position of Deputy CEO at his own request.	100%
35	36/2024/QĐ-HĐQT	15/4/2024	Dismissal of Mr. Nguyen Trong Phuc from the position of Regional Director for Ho Chi Minh City Region 1 and Branch Manager of Saigon Branch at his own request.	100%
36	37/2024/QĐ-HĐQT	15/4/2024	Assignment of Mrs. Ngo Tran Doan Trinh, currently Deputy CEO, to concurrently hold the position of Regional Director for Ho Chi Minh City Region 1.	100%
37	38/2024/QĐ-HĐQT	15/4/2024	Transfer and appointment of Mr. Vu Dinh Trung, member of the Mobile Management Board, to the position of Deputy Branch Manager in charge of North Saigon Branch.	100%
38	39/2024/QĐ-HĐQT	15/4/2024	Recruitment and appointment of Mrs. Pham Thi Hong Phuc as Head of the Operations Division.	100%
39	40/2024/QĐ-HĐQT	15/4/2024	Termination of Mr. Nguyen Anh Khoa's position as Branch Manager of Dong Thap Branch.	100%
40	41/2024/QĐ-HĐQT	15/4/2024	Appointment of Mr. Nguyen Tien Nghia as Branch Manager of Dong Thap Branch.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
41	42/2024/QĐ-HĐQT	26/4/2024	Reappointment of Mr. Nong Thuy Hoang Phuong as Deputy Branch Manager of Long An Branch.	100%
42	43/2024/QĐ-HĐQT	26/4/2024	Reappointment of Mr. Do Tan Vu as Branch Manager of Quang Ngai Branch.	100%
43	44/2024/QĐ-HĐQT	26/4/2024	Extension of reappointment for Mr. Nguyen Hong Phong as Branch Manager of West Saigon Branch.	100%
44	45/2024/QĐ-HĐQT	02/5/2024	Recruitment and appointment of Mrs. Le Thi Minh Ngoc as Head of the Personal Banking Division.	100%
45	46/2024/QĐ-HĐQT	04/5/2024	Revocation of Senior Approval Specialist authority from Mr. Nguyen Trong Phuc.	100%
46	47/2024/QĐ-HĐQT	04/5/2024	Establishment of the Head Office Credit Committee.	100%
47	48/2024/QĐ-HĐQT	04/5/2024	Establishment of the Credit Council.	100%
48	49/2024/QĐ-HĐQT	06/5/2024	Issuance of Regulations on Personnel Authority.	100%
49	50/2024/QĐ-HĐQT	06/5/2024	Issuance of Regulations on the Organization and Operations of the Personnel Committee.	100%
50	51/2024/QĐ-HĐQT	06/5/2024		100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			Appointment of personnel for the Asset Acceptance Council under the Board of Directors of Vietbank.	
51	52/2024/QĐ-HĐQT	06/5/2024	Appointment of personnel responsible for secretarial work for the councils and committees under the Board of Directors.	100%
52	53/2024/QĐ-HĐQT	07/5/2024	Delegation of credit approval authority to Senior Approval Specialist Mr. Nguyen Nhat Tuan.	100%
53	54/2024/QĐ-HĐQT	10/5/2024	Salary adjustment for Mrs. Lam Thi Kim Nga, Credit Specialist at the Office of the Board of Directors.	100%
54	55/2024/QĐ-HĐQT	10/5/2024	Salary adjustment for Mrs. Tran Thi Thu Ha, Specialist at the Office of the Board of Directors.	100%
55	56/2024/QĐ-HĐQT	13/5/2024	Transfer and appointment of Mrs. Nguyen Thuy Phuong Ha, Senior Specialist at the Office of the Board of Directors, as Deputy Chief of the General Director's Office.	100%
56	57/2024/QĐ-HĐQT	17/5/2024	Issuance of Regulations on Personnel Authority.	100%
57	58/2024/QĐ-HĐQT	20/5/2024	Delegation of credit approval authority to Senior Approval Specialist Mr. Vu Dinh Trung.	100%
58	59/2024/QĐ-HĐQT	20/5/2024	Delegation of credit approval authority to Senior Approval Specialist Mr. Hoang Huu Ha.	100%
59	60/2024/QĐ-HĐQT	20/5/2024	Delegation of credit approval authority to Senior Approval Specialist Mr. Nguyen Tien Nghia.	100%
60	61/2024/QĐ-HĐQT	20/5/2024	Revocation of Senior Approval Specialist authority from Mr. Nguyen Anh Khoa.	100%
61	62/2024/QĐ-HĐQT	20/5/2024	Transfer and appointment of Mr. Tran Viet Cuong, Deputy Director of Corporate Services Center under the Business Support Division, as Deputy Chief of the Office of the Board of Directors.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
62	63/2024/QĐ-HĐQT	21/5/2024	Appointment of personnel for the Risk Management Council.	100%
63	64/2024/QĐ-HĐQT	21/5/2024	Adjustment of personnel in the Debt Trading Council.	100%
64	65/2024/QĐ-HĐQT	23/5/2024	Approval of the plan for issuing Vietbank Certificates of Deposit in 2024.	100%
65	66/2024/QĐ-HĐQT	23/5/2024	Appointment of personnel for the Scientific Council.	100%
66	67/2024/QĐ-HĐQT	27/5/2024	Assignment of members to the Debt Restructuring Council to support customers facing difficulties	100%
67	68/2024/QĐ-HĐQT	27/5/2024	Issuance of Regulations on the Organization and Operations of the Office of the Board of Directors of Vietbank	100%
68	69/2024/QĐ-HĐQT	27/5/2024	Approval of the plan for issuing Certificates of Deposit in 2024	100%
69	70/2024/QĐ-HĐQT	28/5/2024	Assignment of Mrs. Le Kim Xuyen, Deputy Director of IT Architecture, to concurrently hold the position of Specialist at the Office for Managing Strategic Projects	100%
70	71/2024/QĐ-HĐQT	28/5/2024	Dismissal of Mr. Do Khoa Hiep from the position of Deputy CEO of Vietbank	100%
71	72/2024/QĐ-HĐQT	06/6/2024	Recruitment and appointment of Mr. Nguyen Hoang Anh Vu as Assistant to the CEO and Head of the Corporate Division.	100%
72	73/2024/QĐ-HĐQT	06/6/2024	Issuance of Certificates of Deposit by Vietbank to HDBank.	100%
73	74/2024/QĐ-HĐQT	06/6/2024	Issuance of Certificates of Deposit by Vietbank to LienVietPostBank.	100%
74	75/2024/QĐ-HĐQT	13/6/2024	Establishment of the Strategic and Transformation Committee under the Board of Directors.	100%
75	76/2024/QĐ-HĐQT	13/6/2024	Issuance of Regulations on the Organization and Operations of the Policy and Planning Committee.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
76	77/2024/QĐ-HĐQT	13/6/2024	Approval of the issuance of Certificates of Deposit in 2024.	100%
77	78/2024/QĐ-HĐQT	14/6/2024	Issuance of policies on managing crime reports and whistleblowing.	100%
78	79/2024/QĐ-HĐQT	17/6/2024	Delegation of credit approval authority to Senior Approval Specialists.	100%
79	80/2024/QĐ-HĐQT	17/6/2024	Issuance of Policies on the Domestic Issuance of Debt Securities.	100%
80	81/2024/QĐ-HĐQT	18/6/2024	Issuance of limits and ratios related to liquidity risk management.	100%
81	82/2024/QĐ-HĐQT	20/6/2024	Issuance of Regulations on the Issuance of Debt Securities in International Markets.	100%
82	83/2024/QĐ-HĐQT	21/6/2024	Issuance of Regulations on Securing Obligations.	100%
83	84/2024/QĐ-HĐQT	21/6/2024	Issuance of Regulations on Capital Adequacy Ratios.	100%
84	85/2024/QĐ-HĐQT	25/6/2024	Issuance of Risk Management Policies.	100%
85	86/2024/QĐ-HĐQT	25/6/2024	Issuance of Risk Appetite Framework.	100%
86	87/2024/QĐ-HĐQT	25/6/2024	Issuance of Certificates of Deposit by Vietbank in 2024 with a total face value of VND 500 billion.	100%
87	88/2024/QĐ-HĐQT	25/6/2024	Issuance of Regulations on Credit Approval Authority.	100%
88	89/2024/QĐ-HĐQT	26/6/2024	Issuance of Certificates of Deposit by Vietbank in 2024 with a total face value of VND 200 billion.	100%
89	90/2024/QĐ-HĐQT	26/6/2024	Delegation of credit approval authority to Senior Approval Specialist (Group B) Mr. Nguyen Huu Le.	100%
90	91/2024/QĐ-HĐQT	27/6/2024	Issuance of Internal Corporate Governance Regulations at the Bank.	100%
91	92/2024/QĐ-HĐQT	27/6/2024	Issuance of Regulations on the Organization and Operations of the Board of Directors of Vietbank.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
92	93/2024/QĐ-HĐQT	27/6/2024	Recruitment and appointment of Mr. Le Tran Hong Phuc as Deputy Head in charge of the Financial Markets Division.	100%
93	94/2024/QĐ-HĐQT	28/6/2024	Delegation of credit approval authority to Senior Approval Specialist (Group B) Mr. Huynh Quang The Kiet.	100%
94	95/2024/QĐ-HĐQT	28/6/2024	Reappointment of Mr. Nguyen Van Thinh as Branch Manager of Binh Duong Branch.	100%
95	96/2024/QĐ-HĐQT	28/6/2024	Reappointment of Mr. Vu Duc Dung as Deputy Branch Manager of Quang Ninh Branch.	100%
96	97/2024/QĐ-HĐQT	28/6/2024	Reappointment of Mr. Ha Quang Suong as Branch Manager of Dong Nai Branch.	100%
97	98/2024/QĐ-HĐQT	28/6/2024	Reappointment of Mr. Pham Danh as Regional Director of Ho Chi Minh City Region 2.	100%
98	99/2024/QĐ-HĐQT	28/6/2024	Reappointment of Mr. Hoang Thanh Lam as Regional Director of the Western Region.	100%
99	100/2024/QĐ-HĐQT	28/6/2024	Transfer and reappointment of Mr. Le Duc Trung, Branch Manager of Ha Noi Branch, as Manager of Kham Thien Transaction Office.	100%
100	101/2024/QĐ-HĐQT	28/6/2024	Assignment of Mr. Nguyen Nhat Tuan to concurrently hold the position of Branch Manager of Ha Noi Branch.	100%
101	102/2024/QĐ-HĐQT	28/6/2024	Dismissal of Mrs. Vo Nguyen Thanh Nhien from the position of Chief Accountant of Vietbank.	100%
102	103/2024/QĐ-HĐQT	28/6/2024	Assignment of Mrs. Pham Thi My Chi, Deputy CEO of Vietbank, to concurrently hold the position of Chief Accountant of Vietbank.	100%
103	104/2024/QĐ-HĐQT	28/6/2024	Termination of Decision No. 06/2023/QĐ-HĐQT dated 01/02/2023 on the issuance of Information Security Regulations.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
104	105/2024/QĐ-HĐQT	28/6/2024	Issuance of internal regulations on credit extension and management of credit facilities.	100%
105	106/2024/QĐ-HĐQT	01/7/2024	Appointment of Mr. Nguyen Thanh Chung as Deputy Director of the Finance Division and concurrently Director of the Asset-Liability Management (ALM) Department and the Finance Department.	100%
106	107/2024/QĐ-HĐQT	01/7/2024	Transfer and appointment of Mr. Tran Van Hoang, Deputy Director in charge of the Debt Management Center, as Deputy Director of the Debt Management Center.	100%
107	108/2024/QĐ-HĐQT	01/7/2024	Assignment of Mrs. Nguyen Thi Phuong Thao, Head of the Risk Management Division, to concurrently hold the position of Director of the Debt Management Center.	100%
108	109/2024/QĐ-HĐQT	01/7/2024	Issuance of regulations on credit approval authority and collateral valuation for various approval levels.	100%
109	110/2024/QĐ-HĐQT	03/7/2024	Amendment and supplementation of regulations on loan restructuring and maintaining debt group classification to support customers facing difficulties.	100%
110	111/2024/QĐ-HĐQT	3/7/2024	Issuance of lending regulations for customers.	100%
111	112/2024/QĐ-HĐQT	04/7/2024	Recruitment and appointment of Mrs. Nguyen Thi Thu Dong as Senior Specialist at the Office of Strategic Project Management.	100%
112	113/2024/QĐ-HĐQT	05/7/2024	Appointment of personnel for the Investment Committee.	100%
113	114/2024/QĐ-HĐQT	05/7/2024	Appointment of personnel for the Debt Trading Council.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
114	115/2024/QĐ-HĐQT	05/7/2024	Appointment of personnel for the Scientific Council.	100%
115	116/2024/QĐ-HĐQT	05/7/2024	Adjustment of the salary for Mr. Pham Danh.	100%
116	117/2024/QĐ-HĐQT	08/7/2024	Issuance of regulations on the organization and operations of the Office for Managing Strategic Projects.	100%
117	118/2024/QĐ-HĐQT	09/7/2024	Approval of the plan for issuing Vietbank Certificates of Deposit in 2024 with a total face value of VND 200 billion.	100%
118	119/2024/QĐ-HĐQT	10/7/2024	Approval of the plan for issuing Vietbank Certificates of Deposit in 2024 with a total face value of VND 500 billion.	100%
119	120/2024/QĐ-HĐQT	16/7/2024	Approval of the plan for issuing Vietbank Certificates of Deposit in 2024 with a total face value of VND 500 billion.	100%
120	121/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Credit Approval Specialist (Group B), Mr. Nguyen Khoa Hoa Thuan.	100%
121	122/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Le Duc Trung.	100%
122	123/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mrs. Nguyen Thi Thuy Hang.	100%
123	124/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Dinh Bao Ai.	100%
124	125/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Hoang Huu Ha.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
125	126/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Vu Dinh Trung.	100%
126	127/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Nhat Tuan.	100%
127	128/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Hoang Thanh Lam.	100%
128	129/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Hong Phong.	100%
129	130/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Huu Xinh.	100%
130	131/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Vu Van Hai.	100%
131	132/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mrs. Le Thi Kim Lien.	100%
132	133/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Anh Dao.	100%
133	134/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Do Tan Vu.	100%
134	135/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Minh Ha.	100%
135	136/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Xuan Quang.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
136	137/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Tien Nghia.	100%
137	138/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Vu Duc Dung.	100%
138	139/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Van Phu.	100%
139	140/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Do Phuoc Hieu.	100%
140	141/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Cong Minh.	100%
141	142/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mrs. Nguyen Ngoc Anh.	100%
142	143/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nong Thuy Hoang Phuong.	100%
143	144/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Tran Thai Nam.	100%
144	145/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Vu Dang Kim Uyen Chuong.	100%
145	146/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Van Thinh.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
146	147/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Nguyen Hong Hai.	100%
147	148/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Ha Quang Suong.	100%
148	149/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Pham Duc Nhan.	100%
149	150/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Pham Danh.	100%
150	151/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group A) Mr. Dang Dinh Thang.	100%
151	152/2024/QĐ-HĐQT	23/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group A) Mr. Nguyen Thanh Tuyen.	100%
152	153/2024/QĐ-HĐQT	23/7/2024	Revocation of Senior Approval Specialist authority for Mr. Pham Tien Dung.	100%
153	154/2024/QĐ-HĐQT	23/7/2024	Issuance of Vietbank Certificates of Deposit in 2024 with a total face value of VND 600 billion.	100%
154	155/2024/QĐ-HĐQT	24/7/2024	Appointment of Mrs. Mai Anh Dao as Senior Approval Specialist (Group A).	100%
155	156/2024/QĐ-HĐQT	24/7/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Tran Van Nam.	100%
156	157/2024/QĐ-HĐQT	25/7/2024	Issuance of Vietbank Certificates of Deposit in 2024 with a total face value of VND 200 billion.	100%
157	158/2024/QĐ-HĐQT	29/7/2024	Appointment of personnel for the Risk Management Council.	100%



No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
158	159/2024/QĐ-HĐQT	31/7/2024	Reappointment of Mr. Nguyen Xuan Quang as Deputy Branch Manager of Quang Nam Branch.	100%
159	160/2024/QĐ-HĐQT	31/7/2024	Reappointment of Mr. Nguyen Anh Dao as Branch Manager of Dak Lak Branch.	100%
160	161/2024/QĐ-HĐQT	2/8/2024	Amendment and supplementation of regulations on credit approval authority and collateral valuation for various approval levels.	100%
161	162/2024/QĐ-HĐQT	02/8/2024	Recruitment and appointment of Mr. Tran Xuan Hai as Branch Manager of Lam Dong Branch.	100%
162	163/2024/QĐ-HĐQT	02/8/2024	Issuance of internal regulations on credit extension and management of credit facilities.	100%
163	164/2024/QĐ-HĐQT	02/8/2024	Amendment and supplementation of regulations on credit approval authority.	100%
164	165/2024/QĐ-HĐQT	02/8/2024	Amendment and supplementation of Vietbank's anti-corruption regulations.	100%
165	166/2024/QĐ-HĐQT	02/8/2024	Amendment and supplementation of regulations on the organization and operations of the Anti-Corruption, Negative Acts, and Crime Prevention Steering Committee of Vietbank.	100%
166	167/2024/QĐ-HĐQT	05/8/2024	Recruitment and appointment of Mr. Tran Truyen Dung as Senior Specialist at the Office of the Board of Directors.	100%
167	168/2024/QĐ-HĐQT	12/8/2024	Recruitment and appointment of Mr. Do Danh Hai as Branch Manager of Bac Ninh Branch.	100%
168	169/2024/QĐ-HĐQT	15/8/2024	Termination of concurrent assignment for Mr. Nguyen Nhat Tuan as Branch Manager of Ha Noi Branch.	100%
169	170/2024/QĐ-HĐQT	15/8/2024	Recruitment and appointment of Mrs. Pham Thi Ngoc Hoa as Branch Manager of Ha Noi Branch.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
170	171/2024/QĐ-HĐQT	19/8/2024	Transfer and appointment of Mrs. Nguyen Thi Phuong Thao, Head of the Risk Management Division, as Deputy Head of the Risk Management Division and concurrently Director of the Debt Management Center.	100%
171	172/2024/QĐ-HĐQT	19/8/2024	Recruitment and appointment of Mr. Le Thanh Quy Ngoc as Assistant to the CEO and Head of the Risk Management Division.	100%
172	173/2024/QĐ-HĐQT	27/8/2024	Appointment of personnel for the Debt Trading Council.	100%
173	174/2024/QĐ-HĐQT	27/8/2024	Appointment of personnel for the Risk Management Council.	100%
174	175/2024/QĐ-HĐQT	27/8/2024	Appointment of personnel for the Investment Committee.	100%
175	176/2024/QĐ-HĐQT	27/8/2024	Appointment of personnel for the Risk Management Council.	100%
176	177/2024/QĐ-HĐQT	27/8/2024	Adjustment of credit approval authority for Senior Approval Specialist (Group B) Mr. Luu Thanh Dai.	100%
177	178/2024/QĐ-HĐQT	29/8/2024	Amendment and supplementation of Decision No. 45/2022/QĐ-HĐQT dated 22/06/2022 by the Board of Directors.	100%
178	179/2024/QĐ-HĐQT	29/8/2024	Appointment of Mr. Tran Van Nam, Area Manager of Nghe An, as Area Manager of Nghe An-Thanh Hoa.	100%
179	180/2024/QĐ-HĐQT	30/8/2024	Recruitment and appointment of Mr. Doan Ha Tuyen as Head of the Credit Division.	100%
180	181/2024/QĐ-HĐQT	31/8/2024	Amendment and supplementation of Decision No. 148/2023/QĐ-HĐQT dated 18/10/2023 by the	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			Board of Directors on the issuance of the Salary Regulations.	
181	182/2024/QĐ-HĐQT	9/9/2024	Recruitment and appointment of Mr. Nguyen Dinh Dung as Branch Manager of Binh Phuoc Branch.	100%
182	183/2024/QĐ-HĐQT	10/9/2024	Issuance of regulations on approval authority in debt resolution activities at Vietbank.	100%
183	184/2024/QĐ-HĐQT	12/9/2024	Establishment of the High-Level Credit Council.	100%
184	185/2024/QĐ-HĐQT	16/9/2024	Recruitment and appointment of Mrs. Le Thi Thuy Trang as Branch Manager of Ca Mau Branch.	100%
185	186/2024/QĐ-HĐQT	23/9/2024	Issuance of risk provisioning policies in Vietbank's operations.	100%
186	187/2024/QĐ-HĐQT	23/9/2024	Issuance of regulations on the organization and operations of the Risk Management Committee.	100%
187	188/2024/QĐ-HĐQT	30/9/2024	Reappointment of Mr. Pham Danh as Branch Manager of Sai Gon Branch.	100%
188	189/2024/QĐ-HĐQT	30/9/2024	Reappointment of Mr. Hoang Thanh Lam as Branch Manager of Soc Trang Branch.	100%
189	190/2024/QĐ-HĐQT	30/9/2024	Reappointment of Mr. Tran Van Nam as Area Manager of the Central Region.	100%
190	191/2024/QĐ-HĐQT	30/9/2024	Reappointment of Mr. Do Phuoc Hieu as Branch Manager of An Giang Branch.	100%
191	192/2024/QĐ-HĐQT	02/10/2024	Issuance of regulations on the issuance, settlement, and usage of cards by Vietbank.	100%
192	193/2024/QĐ-HĐQT	02/10/2024	Adjustment of the salary for Mr. Dang Tran Bao Tin, Senior Specialist at the Office of the Board of Directors.	100%
193	194/2024/QĐ-HĐQT	02/10/2024	Adjustment of the salary for Mrs. Lam Thi Kim Nga, Specialist at the Office of the Board of Directors.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
194	195/2024/QĐ-HĐQT	02/10/2024	Submission of insurance adjustments for the salaries of Mr. Dang Tran Bao Tin and Mrs. Lam Thi Kim Nga.	100%
195	196/2024/QĐ-HĐQT	03/10/2024	Recruitment and appointment of Mr. Pham Hung Dai as Branch Manager of Thanh Hoa Branch.	100%
196	197/2024/QĐ-HĐQT	08/10/2024	Termination of concurrent assignment for Mr. Tran Van Nam as Area Manager of the Central Region.	100%
197	198/2024/QĐ-HĐQT	08/10/2024	Appointment of Mrs. Le Thi Kim Lien, currently Branch Manager of Da Nang Branch, as Area Manager of the Central Region.	100%
198	199/2024/QĐ-HĐQT	10/10/2024	Recruitment and appointment of Mrs. Le Thi Hoai Xuan as Specialist at the Office of the Board of Directors.	100%
199	200/2024/QĐ-HĐQT	21/10/2024	Issuance of the Code of Professional Ethics and Conduct for Vietbank employees.	100%
200	201/2024/QĐ-HĐQT	21/10/2024	Issuance of guidelines for the organization and operations of the Standing Committee of the Board of Directors of Vietbank.	100%
201	202/2024/QĐ-HĐQT	23/10/2024	Termination of the position of Deputy CEO and Regional Director of Ho Chi Minh City Region 1 for Mrs. Ngo Tran Doan Trinh.	100%
202	203/2024/QĐ-HĐQT	23/10/2024	Appointment of Mrs. Ngo Tran Doan Trinh as Assistant to the Chairman of the Board of Directors.	100%
203	204/2024/QĐ-HĐQT	23/10/2024	Assignment of Mr. Nguyen Hoang Anh Vu to concurrently hold the position of Regional Director of Ho Chi Minh City Region 1.	100%
204	205/2024/QĐ-HĐQT	24/10/2024	Adjustment of the salary for Mrs. Ngo Tran Doan Trinh.	100%

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No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
205	206/2024/QĐ-HĐQT	25/10/2024	Termination of the position of Assistant to the Chairman of the Board of Directors for Mrs. Ngo Tran Doan Trinh.	100%
206	207/2024/QĐ-HĐQT	29/10/2024	Reappointment of Mr. Vu Dang Kim Uyen Chuong as Branch Manager of Cho Lon Branch.	100%
207	208/2024/QĐ-HĐQT	29/10/2024	Reappointment of Mrs. Nguyen Ngoc Anh as Branch Manager of Can Tho Branch.	100%
208	209/2024/QĐ-HĐQT	29/10/2024	Reappointment of Mr. Nguyen Hong Phong as Branch Manager of West Sai Gon Branch.	100%
209	210/2024/QĐ-HĐQT	05/11/2024	Reappointment of Mrs. Pham Thi My Chi as Deputy CEO of Vietbank.	100%
210	211/2024/QĐ-HĐQT	12/11/2024	Amendment and supplementation of regulations on credit approval authority.	100%
211	212/2024/QĐ-HĐQT	12/11/2024	Amendment and supplementation of regulations on credit approval authority and collateral valuation for various approval levels.	100%
212	213/2024/QĐ-HĐQT	12/11/2024	Establishment of the Credit Council.	100%
213	214/2024/QĐ-HĐQT	12/11/2024	Establishment of the Head Office Credit Committee.	100%
214	215/2024/QĐ-HĐQT	13/11/2024	Appointment of personnel for the Task Force supporting the Thanh Phu People's Credit Fund.	100%
215	216/2024/QĐ-HĐQT	21/11/2024	Delegation of credit approval authority to Senior Approval Specialist (Group B) Mr. Nguyen Viet Hung.	100%
216	217/2024/QĐ-HĐQT	22/11/2024	Appointment of personnel for the Asset Acceptance Council.	100%
217	218/2024/QĐ-HĐQT	25/11/2024	Issuance of the Liquidity Contingency Plan.	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
218	219/2024/QĐ-HĐQT	25/11/2024	Reappointment of Mr. Hoang Huu Ha as Branch Manager of Nghe An Branch.	100%
219	220/2024/QĐ-HĐQT	29/11/2024	Termination of the position of Acting Branch Manager of Ho Chi Minh City Branch for Mr. Nguyen Huu Xinh.	100%
220	221/2024/QĐ-HĐQT	29/11/2024	Appointment of Mr. Nguyen Viet Hung, currently Deputy Branch Manager of Ho Chi Minh City Branch, as Deputy Branch Manager in charge of Ho Chi Minh City Branch.	100%
221	222/2024/QĐ-HĐQT	29/11/2024	Transfer of Mr. Doan Ngoc Tuan, Head of Corporate Credit Reassessment, to the position of Senior Specialist at the Office of the Board of Directors.	100%
222	223/2024/QĐ-HĐQT	02/12/2024	Appointment of personnel for the Risk Management Council.	100%
223	224/2024/QĐ-HĐQT	02/12/2024	Issuance of regulations on staff management.	100%
224	225/2024/QĐ-HĐQT	02/12/2024	Issuance of regulations on the management, use, and retention of seals at Vietbank.	100%
225	226/2024/QĐ-HĐQT	03/12/2024	Adjustment of the salary for Mr. Doan Ngoc Tuan, Senior Specialist at the Office of the Board of Directors.	100%
226	227/2024/QĐ-HĐQT	09/12/2024	Issuance of regulations on competition and rewards at Vietbank.	100%
227	228/2024/QĐ-HĐQT	23/12/2024	Issuance of the Organizational and Operational Regulation of the Vietbank Board of Directors Office	100%
228	229/2024/QĐ-HĐQT	25/12/2024	Project Committee for Analyzing and Assessing the Current Situation of Vietbank	100%
229	230/2024/QĐ-HĐQT	31/12/2024	Issuance of the Organizational and Operational Regulation of the Executive	100%

No.	RESOLUTION NUMBER	DATE ISSUED (dd/mm/yy)	CONTENT	APPROVAL RATE
			Management Structure of Vietnam Thuong Tin Commercial Joint Stock Bank	
230	231/2024/QĐ-HĐQT	31/12/2024	Issuance of the Management Model for the Business Center and Business Area Division at Vietbank	100%
231	232/2024/QĐ-HĐQT	31/12/2024	Personnel Transfer: Mr. Vo Tien Luat – Deputy Director of the Debt Management Center, appointed as Specialist at the Board of Directors Office	100%
232	233/2024/QĐ-HĐQT	31/12/2024	Personnel Transfer: Mr. Tran Van Hoang – Deputy Director of the Debt Management Center, appointed as Senior Specialist at the Board of Directors Office	100%



LIST OF RELATED PARTIES OF VIETNAM THƯƠNG TIN COMMERCIAL JOINT STOCK BANK (VIETBANK)

AS OF DECEMBER 31, 2024

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the company (if any)	NSH Number, Date of Issuance, Issuing Authority	Headquarters Address / Contact Address	Effective Date of Related Party Status	Date of Cessation of Related Party Status	Reason	Related Party Relationship with the Company
1	Mr. Duong Nhat Nguyen		Chairman of the Board of Directors			26/4/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
2	Mr. Nguyen Huu Trung		Vice Chairman of the Board of Directors cum Independent Member of the Board of Directors			26/04/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
3	Mrs. Quach To Dung		Member of the			26/4/2021		Clause 46,	Insider of

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the company (if any)	NSH Number, Date of Issuance, Issuing Authority	Headquarters Address / Contact Address	Effective Date of Related Party Status	Date of Cessation of Related Party Status	Reason	Related Party Relationship with the Company
			Board of Directors					Article 4 of the Securities Law	Vietbank
4	Mrs. Le Thi Xuan Lan		Member of the Board of Directors			26/4/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
5	Mrs. Luong Thi Huong Giang		Member of the Board of Directors			26/4/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
6	Mr. Hua Ngoc Nghia		Head of the Supervisory Board			26/4/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
7	Mr. Mac Huu Danh		Supervisory Board Member			26/4/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the company (if any)	NSH Number, Date of Issuance, Issuing Authority	Headquarters Address / Contact Address	Effective Date of Related Party Status	Date of Cessation of Related Party Status	Reason	Related Party Relationship with the Company
								the Securities Law	
8	Mrs. Nguyen Do Xuan Dung		Supervisory Board Member			26/4/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
9	Mrs. Le Thi Tuyet Chinh		Chief of Corporate Governance, concurrently the Head of the Board Office, concurrently the Board Secretary			31/5/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
10	Mrs. Tran Tuan Anh		CEO/ Legal Representative			14/8/2023		Clause 46, Article 4 of the Securities Law	Insider of Vietbank

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No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the company (if any)	NSH Number, Date of Issuance, Issuing Authority	Headquarters Address / Contact Address	Effective Date of Related Party Status	Date of Cessation of Related Party Status	Reason	Related Party Relationship with the Company
11	Mr. Pham Danh		Deputy CEO			13/11/2017		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
12	Mrs. Ngo Tran Doan Trinh		Deputy CEO			13/11/2017	23/10/2024	Clause 46, Article 4 of the Securities Law	Insider of Vietbank
13	Mr. Nguyen Tien Sy		Deputy CEO/ Authorized Person for Information Disclosure			08/03/2021		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
14	Mrs. Pham Thi My Chi		Deputy CEO concurrently Chief Accountant			07/11/2023		Clause 46, Article 4 of the Securities Law	Insider of Vietbank

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the company (if any)	NSH Number, Date of Issuance, Issuing Authority	Headquarters Address / Contact Address	Effective Date of Related Party Status	Date of Cessation of Related Party Status	Reason	Related Party Relationship with the Company
15	Mr. Truong Ngoc Phu		Head of Internal Audit Committee			1/1/2011		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
16	Mr. Hoang Dung		Deputy Head of Internal Audit Committee			25/11/2014		Clause 46, Article 4 of the Securities Law	Insider of Vietbank
17	VIETBANK ASSET MANAGEMENT COMPANY		Subsidiary of Vietbank			06/06/2011		Clause 46, Article 4 of the Securities Law	Subsidiary of Vietbank
18	Mrs. Dang Hong Thi		Authorized Representative of Vietbank and Chairman of Vietbank Asset Management,			04/05/2021		Clause 46, Article 4 of the Securities Law	Related Party of Vietbank

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No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the company (if any)	NSH Number, Date of Issuance, Issuing Authority	Headquarters Address / Contact Address	Effective Date of Related Party Status	Date of Cessation of Related Party Status	Reason	Related Party Relationship with the Company
			concurrently Chief of Corporate Governance						
19	Mr. Vo Tien Luat		Acting CEO of Vietbank Asset Management Company			2/5/2024			

Ghi chú/Note: số Giấy NSH: số CMND/Hộ chiếu (đối với cá nhân) hoặc Số Giấy chứng nhận đăng ký doanh nghiệp, Giấy phép hoạt động hoặc giấy tờ pháp lý tương đương (đối với tổ chức)/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)*


**TRANSACTIONS BETWEEN THE COMPANY AND ITS RELATED PARTIES,
OR BETWEEN THE COMPANY AND MAJOR SHAREHOLDERS, INSIDERS,
AND RELATED PARTIES OF INSIDERS**
 (as of December 31, 2024)

No.	Group of Subjects	Deposit Balances (VND)	Loans/Guarantees (VND)	Notes
1	Board of Directors and Related Parties	69.428.292.698,98	769.547.969,00	
2	Supervisory Board and Related Parties	617.102.520,00	501.400.154,00	
3	Executive Board and Related Parties	14.610.455.432,00	117.057.387.707,00	<i>Includes the balances of Mrs. Phạm Thị Mỹ Chi – Deputy CEO cum Chief Accountant.</i>
4	Internal Audit Committee and Related Parties	444.569.070,00	5.556.913.217,00	
5	Company Governance Officer and Related Parties	16.626.515.099,00	160.915.744.167,00	
6	Chief Accountant	236.834.106,00	-	
7	Subsidiaries of Vietbank	4.206.948.320,00	-	
8	Executive Board of Subsidiaries of Vietbank	18.356.529.649,00	19.493.477.074,00	

VIETNAM THƯƠNG TIN COMMERCIAL JOINT STOCK BANK

Category 5

TRANSACTIONS BETWEEN THE COMPANY AND ITS RELATED PARTIES; OR BETWEEN THE COMPANY AND MAJOR SHAREHOLDERS, INSIDERS, AND RELATED PARTIES OF INSIDERS AS OF DECEMBER 31, 2024 (REGARDING TRANSACTIONS AND CONTRACTS)



No.	Name of Organization/ Individual	Relationship with the Company	Business Registration Number*, ID Card Details	Registered Address/ Contact Address	Transaction Date with the Company	Resolution/Decision Number (GMS/BOD)	Details, Quantity, Total Value of Transactions	Notes
1	Mrs. Duong Van Anh	Younger sister of Mr. Duong Nhat Nguyen – Chairman of Vietbank BOD			09/07/2021	<p>BOD Resolution No. 58/2021/NQ-HĐQT dated 09/07/2021.</p> <p>House Lease Contract No. 0907/2021/HĐTN.HCM</p> <p>BOD Resolution No. 63/2022/NQ-HĐQT dated 09/08/2022.</p> <p>Agreement on Amendment and Supplementation of the Contract dated 09/08/2022.</p>	<p>Vietbank leased a house from Ms. Duong Van Anh located at 90 Cao Thang Street, Ward 4, District 3, Ho Chi Minh City. Lease term: 5 years (from July 2021 to July 2026). Rental price: VND 230.5 million/month (inclusive of tax).</p> <p>On August 9, 2022, Vietbank and Ms. Duong Van Anh signed an Addendum to adjust the lease duration and rental price:</p> <ul style="list-style-type: none"> • From July 1, 2022 -> December 31, 2022: VND 57,673,974/month (inclusive of tax). • From January 1, 2023 -> June 30, 2026: VND 161,665,000/month (inclusive of tax). <p>On April 25, 2023, Vietbank and Ms. Duong Van Anh signed an Addendum to adjust the rental price (deducting electricity charges):</p> <ul style="list-style-type: none"> • From July 1, 2023 -> December 31, 2023: VND 140,756,667/month (inclusive of tax). 	

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No.	Name of Organization/ Individual	Relationship with the Company	Business Registration Number*, ID Card Details	Registered Address/ Contact Address	Transaction Date with the Company	Resolution/Decision Number (GMS/BOD)	Details, Quantity, Total Value of Transactions	Notes
							<p>• From January 1, 2024 -> June 30, 2026: VND 161,665,000/month (inclusive of tax).</p> <p>An agreement on transferring ownership of the house and land use rights between Ms. Duong Van Anh (transferor) and Ms. Tran Thi Lam (transferee) was signed on December 18, 2023. Ms. Duong Van Anh notified Vietbank on February 5, 2024, of the continuation of rights and obligations under the existing lease contract.</p> <p>On October 15, 2024, Vietbank and the landlord signed the lease termination agreement.</p>	
2	Mr. Duong Nhat Nguyen	Mr. Duong Nhat Nguyen is an insider of Vietbank, authorizing Ms. Khuu Thi Phuong Hang to represent in transactions with Vietbank regarding the lease of residential property and land use rights at			February 8, 2018	<p>Resolution of the Board of Directors No. 67/NQ-HĐQT.16 dated October 3, 2016.</p> <p>Lease Agreement No. 0802/2018/HĐTN.HCM</p> <p>Amendment and Supplementary Agreement to the Lease Contract dated April 29, 2022.</p>	<p>Lease of the entire property located at 70-72, Street 17A, Binh Tri Dong B Ward, Binh Tan District, Ho Chi Minh City.</p> <p>Lease term: 7 years (from October 1, 2017, to September 30, 2024).</p> <p>Rent: VND 70,000,000 per month (inclusive of taxes).</p> <p>On April 29, 2022, Vietbank and the authorized representative, Ms. Khuu Thi Phuong Hang, signed an addendum to adjust the rent: From May 1, 2022, to September 30, 2024, the rent was adjusted to VND 150,000,000 per month (exclusive of taxes).</p> <p>Agreement notarized under Certificate No. 000421, Register No. 01/2004 TP/CC-SCC/HĐGD dated</p>	

No.	Name of Organization/ Individual	Relationship with the Company	Business Registration Number*, ID Card Details	Registered Address/ Contact Address	Transaction Date with the Company	Resolution/Decision Number (GMS/BOD)	Details, Quantity, Total Value of Transactions	Notes
		70-72, 17A Street, Binh Tri Dong B Ward, Binh Tan District, Ho Chi Minh City.					January 19, 2024, between Mr. Duong Nhat Nguyen (the donor), Ms. Tran Thi Lam (the recipient), and Vietbank (the lessee) regarding the continuation of rights and obligations under the existing lease agreement signed on February 8, 2018. On August 1, 2024, Vietbank and the landlord signed the lease termination agreement.	
3	Vidiva Technology Joint Stock Company	Organization related to insiders (Ms. Duong Mai Anh and Ms. Duong Van Anh are sisters of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors of Vietbank). Insiders hold 5% or more of charter capital.			June 30, 2021	Resolution No. 55/2021/NQ-HĐQT dated June 29, 2021, issued by the Board of Directors. Resolution No. 91/2021/NQ-HĐQT dated November 18, 2021, approving the new customer development policy, which includes an advance payment of VND 10 billion. Resolution No. 10/2023/NQ-HĐQT dated January 19, 2023, and Resolution No. 52/2023/NQ-HĐQT dated June 6, 2023,	1. Content: <ul style="list-style-type: none"> • Vietbank – Vidiva Payment Gateway Connection Service. • Collection Service. • E-Wallet Service. • Ting Card in the E-Wallet. • Vietbank and Vidiva extend the brokerage commission contract until December 31, 2024. • Link wallet accounts between Vietbank account holders and Ting Wallet. • Implement opening Vietbank eKYC accounts through Ting Wallet. • Brokerage commission contract: Vietbank will pay Vidiva VND 100,000 per account, with a total number of accounts as per the agreement being 100,000 accounts. 2. Transaction Value:	

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No.	Name of Organization/ Individual	Relationship with the Company	Business Registration Number*, ID Card Details	Registered Address/ Contact Address	Transaction Date with the Company	Resolution/Decision Number (GMS/BOD)	Details, Quantity, Total Value of Transactions	Notes
						issued by the Board of Directors.	<ul style="list-style-type: none"> • Vidiva has fully refunded the VND 10 billion advanced by Vietbank for the brokerage commission service. The total payment made by Vietbank to Vidiva for the brokerage commission service from January 1, 2024, to December 31, 2024, is VND 4,510,000 (cumulative payment from the inception of the service to December 31, 2024, is VND 12,980,000). • Ting Card service fees collected by Vietbank from Vidiva in 2024 amount to VND 26,400 (cumulative fees collected from the inception of the service to December 31, 2024, are VND 2,900,236). • Ting Card service fees paid by Vietbank to Vidiva in 2024 amount to VND 5,326,925 (cumulative fees paid from the inception of the service to December 31, 2024, are VND 22,215,648). • As of December 31, 2024, the number of Ting Visa Prepaid Cards issued is 575 cards, and the transaction volume through Ting Visa Cards in 2024 is VND 1,162,109,796. 	
4	Vidiva Technology Joint Stock Company	Organization related to insiders (Ms. Duong Mai Anh and Ms. Duong Van Anh are sisters of Mr.			June 30, 2021	<p>Resolution No. 45/2023/NQ-HĐQT of the Board of Directors dated May 24, 2023.</p> <p>Resolution No. 185/2023/NQ-HĐQT of the Board of Directors</p>	<p>1. Content:</p> <ul style="list-style-type: none"> • Vietbank provides sponsorship services for Vidiva's Pay by Account product under Mastercard. Vidiva authorizes Vietbank to perform payment and settlement rights and obligations with Mastercard. <p>2. Transaction Execution:</p>	

No.	Name of Organization/ Individual	Relationship with the Company	Business Registration Number*, ID Card Details	Registered Address/ Contact Address	Transaction Date with the Company	Resolution/Decision Number (GMS/BOD)	Details, Quantity, Total Value of Transactions	Notes
		<p>Duong Nhat Nguyen – Chairman of the Board of Directors of Vietbank). Insiders hold 5% or more of charter capital.</p>				<p>dated December 21, 2023.</p>	<ul style="list-style-type: none"> • Vietbank and Vidiva signed the service agreement for sponsorship of the Pay by Account product, Contract No. CHCM_HDCCDVBT PAYBYACC 01.25052023, dated May 25, 2023. • Vidiva opened accounts and deposited funds into escrow accounts as follows: <ul style="list-style-type: none"> • Escrow account with a balance of VND 1.2 billion (~USD 50,000) on May 30, 2023. • Reserve escrow account with a balance of VND 300 million on May 30, 2023. • Vietbank opened settlement accounts at BIDV Bank and Habib Bank (USA). • The total amount Vidiva must pay Vietbank (corresponding to the amounts Mastercard has charged Vietbank) as of December 31, 2024, is VND 448,517,561. • According to Appendix PL02 of the signed contract, Vidiva paid service fees from January 1, 2024, to December 31, 2024, as follows: <ul style="list-style-type: none"> • Initial sponsorship fees and periodic weekly/monthly/quarterly/annual fees totaling VND 1,990,752,326. • Automated settlement fees on the Habib Bank account amounting to VND 12,375,000. 	

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No.	Name of Organization/ Individual	Relationship with the Company	Business Registration Number*, ID Card Details	Registered Address/ Contact Address	Transaction Date with the Company	Resolution/Decision Number (GMS/BOD)	Details, Quantity, Total Value of Transactions	Notes
5	Mrs. Tran Thi Lam	Mother of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors of Vietbank			July 29, 2024	Resolution No. 105/2024/NQ-HĐQT dated July 26, 2024, approved the acquisition of the property at 70-72 Street 17A, Binh Tri Dong B Ward, Binh Tan District, Ho Chi Minh City, to serve as Vietbank's Business Center headquarters.	Vietbank and Mrs. Tran Thi Lam signed notarized purchase contracts No. 014895 and 014896, Volume No. 07/2004 TP/CC-SCC/HĐGD, dated July 29, 2024, with a transfer price of VND 50,000,000,000.	
6	Mrs. Tran Thi Lam	Mother of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors of Vietbank			July 29, 2024	Resolution No. 135/2024/NQ-HĐQT dated September 11, 2024, of the Board of Directors approved the budget and investment in the property at 90 Cao Thang Street, Ward 4, District 3, Ho Chi Minh City, as Vietbank's Business Center headquarters.	Vietbank and Mrs. Tran Thi Lam signed a notarized purchase contract No. 019017, Volume No. 09/2004 TP/CC-SCC/HĐGD, dated September 30, 2024, with a transfer price of VND 80,000,000,000.	



TRANSACTIONS BETWEEN THE COMPANY AND OTHER PARTIES (AS OF 31/12/2024)
(CREDIT TRANSACTIONS)

No.	Name of Organization/ Individual	Relationship to the Company	Registration Certificate/Personal ID Number, Issue Date, and Place of Issue	Official Address	Date of Transaction with the Company	Resolution/Decision of the General Meeting of Shareholders/Board of Directors (if applicable, specify issuance date)	Details, Quantity, Total Value of Transactions
1	Shangri-la Medical Company Limited	The organization associated with a related party (mother of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors of Vietbank), who serves as the Chairperson of the Members' Council, and an insider of Vietbank represents the contributed capital and is also a member of the Members' Council (Ms. Quach To Dung – Board Member of Vietbank).			October 2018	Resolution No. 67/2022/NQ-HĐQT dated 31/08/2022.	Credit granted: VND 186,334 million (Data as of 30/06/2024). <i>Since July 2024, the company is no longer a related party; therefore, no reportable data has been generated.</i>
2	BV QT CITY Company Limited	The organization associated with a related party (mother of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors of Vietbank), who serves as the			July 2022	- Resolution No. 50/2022/NQ-HĐQT dated 07/07/2022. - Resolution No. 63/2022/NQ-HĐQT dated 18/11/2023. - Resolution No. 104/2024/	Total: VND 488,633 million (Including: Outstanding loans: VND 455,851 million, Unused credit limit: VND 32,782 million) - data as of June 30, 2024.

No.	Name of Organization/ Individual	Relationship to the Company	Registration Certificate/Personal ID Number, Issue Date, and Place of Issue	Official Address	Date of Transaction with the Company	Resolution/Decision of the General Meeting of Shareholders/Board of Directors (if applicable, specify issuance date)	Details, Quantity, Total Value of Transactions
		Chairperson of the Members' Council				NQ-HĐQT dated 20/07/2024. - Resolution No. 106/2024/NQ-HĐQT dated 24/01/2024.	<i>Since July 2024, the company is no longer a related party; therefore, no reportable data has been generated.</i>





LIST OF INTERNAL PERSONNEL AND RELATED PARTIES OF INTERNAL PERSONNEL

AS OF DECEMBER 31, 2024

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
1	Mr. Duong Nhat Nguyen		Chairman of the Board of Directors			34.864.940	4,88	
1.1	Mr. Duong Ngoc Hoa (Father)		None			27.177.600	3,81	
1.2	Mrs. Tran Thi Lam (Mother)		None			142.500	0,02	
1.3	Duong Nhat Khoi (Biological Son)	None	None			-	-	
1.4	Duong Nhat An (Biological Son)	None	None			-	-	
1.5	Duong Nhat Khang (Biological child)	None	None			-	-	
1.6	Mr. Duong Chi Vien (Younger	None	None			-	-	



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No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	brother)							
1.7	Mrs. Duong Mai Anh (Younger sister)		None			12.585.600	1,76	
1.8	Mrs. Duong Bao Anh (Younger sister)		None			10.155.120	1,42	
1.9	Mrs. Duong Van Anh (Younger sister)		None			-	-	
1.10	Vietnam Vmicro Electronics Joint Stock Company (The organization where the related person (mother) is the Chairwoman of the Board of Directors, and the person being declared and her father, younger sisters own more than 5% of the charter capital, and the younger sister (Duong Mai Anh) is a member of the Board of Directors)		None			-	-	

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No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
1.11	HOA LAM CONSULTANCY INVESTMENT COMPANY LIMITED (An organization where the related person (sister) owns 90% and is the Chairman of the Members' Council, owning more than 5% of the charter capital)		None			-	-	
1.12	GIA THINH INVESTMENT TECHNOLOGY COMPANY LIMITED (An organization where the related person (sister) owns 40% and is the Chairman of the Members' Council, owning more than 5% of the charter capital)		None			-	-	
1.13	Vidiva Technology Joint Stock Company (An organization where the related person (sister) owns more than 5% of the charter capital)		None			-	-	

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No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
1.14	HOA LAM PHARMACY CO., LTD (Organization in which the related person (mother) owns at least 5% of the charter capital)		None			-	-	
1.15	Gia An Digital Medical Technology Co., Ltd. (Organization in which Mr. Nguyen owns 90% of the charter capital)		None			-	-	
2	Mr. Nguyen Huu Trung		Vice Chairman of the Board of Directors and Independent Board Member.			-	-	
2.1	Mrs. Nguyen Tran Mai (Wife)		None			-	-	
2.2	Mr. Nguyen Huu Minh Tri (Biological son)		None			-	-	
2.3	Mrs. Nguyen Thi Minh Tam (Daughter)		None			-	-	
2.4	Mr. Alexandre Kieffer (Son-		None			-	-	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	in-law)							
2.5	Mr. Nguyen Huu Thiet (Brother)		None			-	-	
2.6	Mr. Nguyen Huu Tin (Younger brother)		None			-	-	
2.7	Mrs. Nguyen Thi Thu Huong (Sister-in-law)		None			-	-	
2.8	Mrs. Nguyen Thi Mong Thuy (Younger sister)		None			-	-	
2.9	Mr. Nguyen Huy Nhu (Brother-in-law)		None			-	-	
2.10	Mr. Nguyen Huu Toan (Younger brother)		None			-	-	
2.11	Mrs. Nguyen Thi Oanh (Sister-in-law)		None			-	-	
2.12	Mrs. Trinh Middleton (Sister)		None			-	-	
2.13	Mr. Bruce Middleton (Brother-in-law)		None			-	-	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
3	Mrs. Quach To Dung	None	Member of the Board of Directors			-	-	
3.1	Mr. Phan The Trung Nguyen (Son)		None			-	-	
3.2	Mrs. Nguyen Ngoc Linh Chi (Daughter-in-law)		None			-	-	
3.3	Mr. Phan The Khoi Nguyen (Son)		None			-	-	
3.4	Mrs. Vo Thuy Thanh Nhan (Daughter-in-law)		None			-	-	
3.5	Mrs. Tran So Nga (Sister)		None			-	-	
3.6	Mrs. Tran To Dung (Sister)		None			-	-	
3.7	Mrs. Quach To Quynh (Sister)		None			-	-	
3.8	Mr. Trang Hieu (Brother-in-law)		None			-	-	
3.9	Sy Phat Limited Liability Company (The company where		None			34.357.777	4,81	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	Mrs. Quach To Dung is Chairman of the Members' Council)							
3.10	HOA PHAT RE CO., LTD (The company where Mrs. Quach To Dung is a member owning 20% of the charter capital)		None			-	-	
4	Mrs. Le Thi Xuan Lan		Member of the Board of Directors			-	-	
4.1	Mr. Le Tri Thanh (Brother)		None			-	-	
4.2	Mrs. Le Thi Kim Thu (Younger sister)		None			-	-	
4.3	Mr. Le Thanh Long (Younger brother)		None			-	-	
4.4	Mrs. Nguyen Hong Mai (Sister-in-law)		None			-	-	
4.5	Mrs. Tran Bich Nga (Younger		None			-	-	

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No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	sister-in-law)							
5	Mrs. Luong Thi Huong Giang		Member of the Board of Directors			8.550.000	1,20	
5.1	Mr. Luong Duy Kien (Father)	Không có	None			-	-	
5.2	Mrs. Nguyen Thi Thich (Biological mother)	Không có	None			-	-	
5.3	Do Hoang Nhat Mai (Biological child)		None			-	-	
5.4	Do Hoang Nhat Anh (Biological child)		None			-	-	
5.5	Mrs. Luong Thi Bich Thao (Older sister)		None			-	-	
5.6	Mr. Tran Duc Hai (Brother-in-law)		None			-	-	
5.7	Mr. Luong Xuan Truong (Older brother)		None			-	-	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
5.8	Mrs. Nguyen Quynh Mai (Sister-in-law)		None			-	-	
5.9	Mr. Luong Chi Thanh Long (Younger brother)		None			-	-	
5.10	Mrs. Bui Hong Trang (Younger sister-in-law)		None			-	-	
6	Mr. Hua Ngoc Nghia		Head of the Supervisory Board			-	-	
6.1	Mrs. Nguyen Pham Diem Khue (Wife)		None			-	-	
6.2	Hua Nguyen Gia Minh (Child)		None			-	-	
6.3	Hua Nguyen Gia Vinh (Child)		None			-	-	
6.4	Mr. Hua Ngoc Nha (Father)		None			-	-	
6.5	Mrs. Ly Thi Ngoc Mai (Mother)		None			-	-	
6.6	Mr. Hua Ngoc Minh (Younger		None			-	-	

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No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	brother)							
6.7	Mr. Hua Ngoc Thang (Younger brother)		None			-	-	
6.8	Mr. Nguyen Trong Quy (Father-in-law)		None			-	-	
6.9	Mrs. Pham Bich Lien (Mother-in-law)		None			-	-	
7	Mr. Mac Huu Danh		Member of the Supervisory Board			-	-	
7.1	Mrs. Truong Thi Hoang Kim (Wife)		None			-	-	
7.2	Mac Dang Khoa (Son)		None			-	-	
7.3	Mac Gia Bao (Son)		None			-	-	
7.4	Mrs. Nguyen Thi Bich Van (Older sister)		None			-	-	



No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
7.5	Mr. Quan Vy Cao (Brother-in-law)		None			-	-	
7.6	Mr. Mac Ryan (Older brother)		None			-	-	
7.7	Mrs. Lien Nha (Sister-in-law)		None			-	-	
7.8	Mrs. Nguyen Thi Bich Lien (Younger sister)		None			-	-	
7.9	Mr. Andrew Thomas Yayne (Brother-in-law)		None			-	-	
7.10	Mr. Truong Cong Thanh (Father-in-law)		None			-	-	
7.11	Mrs. Le Thi Hoang Ly (Mother-in-law)		None			-	-	
8	Mrs. Nguyen Do Xuan Dung		Member of the Supervisory Board			-	-	
8.1	Mr. Nguyen Viet Thuan (Father)		None			-	-	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
8.2	Mrs. Do Thi Hong Phuong (Mother)		None			-	-	
8.3	Mr. Nguyen Do Minh Quang (Younger brother)		None			-	-	
9	Mrs. Le Thi Tuyet Chinh		Person in charge of company administration, concurrently the Chief of the Board of Directors Office and Secretary of the Board of Directors			92.767	0,01	
9.1	Mrs. Sai Thi Thanh (Mother)	Không có	None			-	-	
9.2	Mr. Pham Tien Cuong (Husband)		None			-	-	
9.3	Pham Gia Hoang (Son)		None			-	-	
9.4	Pham Quang Vinh (Son)		None			-	-	
9.5	Mrs. Le Hai Yen (Younger		None			-	-	



No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	sister)							
9.6	Mr. Hoang Duc Dat (Brother-in-law)		None			-	-	
9.7	Mr. Le Duc Quyen (Younger brother)		None			-	-	
9.8	Mrs. Tran Thi Kim Ngan (Younger sister-in-law)		None			-	-	
9.9	Mr. Le Nguyen Nghia (Younger brother)		None			-	-	
10	Mrs. Tran Tuan Anh		CEO / Legal Representative			-	-	
10.1	Mr. Tran Dinh Tai (Father)		None			-	-	
10.2	Mrs. Nguyen Thi Sau (Mother)		None			-	-	
10.3	Ms. Tran Lan Anh (Older Sister)		None			-	-	



No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
10.4	Ms. Tran Kieu Ly (Younger Sister)		None			-	-	
10.5	Ms. Tran Hanh Dung (Younger Sister)		None			-	-	
10.6	Mr. Tran Dinh Tu (Younger Brother)		None			-	-	
10.7	Mr. Vu Van Thu (Brother-in-law)		None			-	-	
10.8	Mr. Do Minh Duc (Brother-in-law)		None			-	-	
10.9	Mrs. Pham Van Anh (Sister-in-law)		None			-	-	
10.10	Mr. Nguyen Anh Tuan (Brother-in-law)		None			-	-	
11	Mr. Pham Danh (Husband)		Deputy CEO			17.242	0,00	
11.1	Mrs. Quach Phuong Thanh	None	None			-	-	



No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	(Wife)							
11.2	Pham Truong Khang (Biological Son)	None	None			-	-	
11.3	Pham Tri Nam (Biological Son)	None	None			-	-	
11.4	Pham Gia Linh (Biological Daughter)		None			-	-	
11.5	Pham Thi Phuong Linh (Biological Daughter)		None			-	-	
11.6	Mr. Pham Thanh (Brother)	None	None			-	-	
11.7	Mrs. Pham Thi Le (Sister)	None	None			-	-	
11.8	F.I.R.S.T FAMILY CO.,LTD (The organization owned by the related person (wife) with 5% or more of the charter capital and is the CEO)		None			-	-	
12	Mr. Nguyen Tien Sy		Deputy CEO /			8.621	0,00	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
			Authorized Person for Information Disclosure					
12.1	Mrs. Vo Thi Kim Loan (Wife)		None			-	-	
12.2	Nguyen Bao Han (Daughter)		None			-	-	
12.3	Nguyen Bao Huy (Son)		None			-	-	
12.4	Mr. Nguyen Hong Sinh (Father)		None			-	-	
12.5	Mrs. Doan Thi Suong (Mother)		None			-	-	
12.6	Mr. Vo Thanh Son (Father-in-law)		None			-	-	
12.7	Mrs. Lam Thi Sy (Mother-in-law)		None			-	-	
12.8	Mrs. Nguyen Thi Hong An (Sister)		None			-	-	
12.9	Mr. Hoang Quang Lan		None			-	-	

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No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	(Brother-in-law)							
12.10	Mrs. Nguyen Thi Hong Hanh (Sister)		None			-	-	
12.11	Mr. Vo Thanh Chuong (Brother-in-law)		None			-	-	
12.12	Mr. Nguyen Doan Thi Sach (Brother)		None			-	-	
12.13	Mrs. Nguyen Thi Tuyet Ngan (Sister-in-law)		None			-	-	
12.14	Mr. Nguyen Bac Hoc (Brother)		None			-	-	
12.15	Mrs. Vu Thi Nga (Sister-in-law)		None			-	-	
12.16	Mr. Nguyen Thac Sy (Brother)		None			-	-	
12.17	Mrs. Nguyen Ngoc Yen (Sister-in-law)		None			-	-	
13	Pham Thi My Chi (Daughter)		Deputy CEO cum Chief Accountant			-	-	



No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
13.1	Mr. Pham Van Ngo (Father - deceased)		None			-	-	
13.2	Mrs. Lam Thi Anh (Mother - deceased)		None			-	-	
13.3	Mr. Le Van Xe (Father-in-law - deceased)		None			-	-	
13.4	Mrs. Huynh Thi Hoa (Mother-in-law - deceased)		None			-	-	
13.5	Mr. Le Ngoc Tien (Husband)		None			-	-	
13.6	Mr. Le Ngoc Tan (Son)		None			-	-	
13.7	Mr. Le Ngoc Tuan (Son)		None			-	-	
13.8	Mrs. Pham Thi My Dung (Sister)		None			-	-	
13.9	Mrs. Pham Thi My Le (Sister)		None			-	-	
13.10	Mrs. Pham Thi My Phuong (Sister)		None			-	-	



No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
13.11	Mrs. Pham Thi My Yen (Sister)		None			-	-	
13.12	Mr. Pham Van Hung (Younger brother)		None			-	-	
13.13	Mr. Pham Van Thoi (Younger brother)		None			-	-	
13.14	Mrs. Pham Thi Thinh (Younger sister)		None			-	-	
13.15	Mr. Pham Van Thanh (Younger brother)		None			-	-	
13.16	Mr. Pham Tran Phan (Older brother)		None			-	-	
13.17	Mrs. Huynh Thi To Quynh (Sister-in-law)		None			-	-	
13.18	Mr. Nguyen Van Cuong (Brother-in-law)		None			-	-	
14	Mr. Truong Ngoc Phu (Husband)		Head of Internal Audit Department			14.250	0,00	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
14.1	Mrs. Le Quynh Chi (Wife)		None			-	-	
14.2	Mr. Truong Van Thanh (Father)		None			-	-	
14.3	Mrs. Nguyen Thi Gai (Mother)		None			-	-	
14.4	Mrs. Huynh Thi Nam (Mother-in-law)		None			-	-	
14.5	Mr. Le Duc Duong (Father-in-law)		None			-	-	
14.6	Truong Tuan Minh (Biological son)		None			-	-	
15	Mr. Hoang Dung (Husband)		Deputy Head of Internal Audit Department			-	-	
15.1	Mrs. Nguyen Thi Phuong (Mother)		None			-	-	
15.2	Hoang Ba Kiet (Son)		None			-	-	
15.3	Hoang Van Bao Ngoc		None			-	-	

No.	Full Name	Securities Trading Account (if any)	Position at the company (if any)	ID/Passport Number, Issue Date, Issuing Authority	Contact Address	Number of Shares Owned at the End of the Period	Ownership Percentage of Shares at the End of the Period (%)	Note
	(Daughter)							
15.4	Mr. Hoang Van Tri (Brother)		None			-	-	
15.5	Mr. Hoang Lan (Father)		None			-	-	
15.6	Mrs. Vu Thi Kim Dung (Sister-in-law)		None			-	-	

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**TRANSACTIONS OF INSIDERS AND RELATED PARTIES INVOLVING COMPANY SHARES
AS OF DECEMBER 31, 2024**

No.	Share Transaction Executor	Relationship of the Executor with the Company's Insider	Shares Held at the Beginning of the Period		Shares Held at the End of the Period		Reason for Increase or Decrease in Share Ownership
			Number of Shares	Percentage (%)	Number of Shares	Percentage (%)	
1	Duong Nhat Nguyen	Insider of Vietbank	16.051.200	3,36%	34.864.940	4,88%	Purchase of shares issued for capital increase in 2023, receipt of dividends in 2024
2	Sy Phat Co., Ltd.	Ms. Quach To Dung is a member of the Board of Directors	22.715.886	4,76%	34.357.777	4,81%	Purchase of shares issued for capital increase in 2023, receipt of dividends in 2024
3	Pham Danh	Insider of Vietbank	11.400	0,00%	17.242	0,00	Purchase of shares issued for capital increase in 2023, receipt of dividends in 2024
4	Nguyen Tien Sy	Insider of Vietbank	5.700	0,00%	8.621	0,00	Purchase of shares issued for capital increase in 2023, receipt of dividends in 2024