

No.: 01/2025/BC-HĐQT

Chi Minh City, January 23, 2025

REPORT ON CORPORATE GOVERNANCE

(Year: 2024)

To: - The State Securities Commission;
- The Stock Exchange.

- Name of the Company: Bao Long Insurance Joint Stock Corporation
- Address of Headoffice: 185 Dien Bien Phu Street, Da Kao Ward, District 1, Ho Chi Minh City
- Telephone: (028) 38 239 219
- Charter Capital: VND 600,000,000,000
- Stock Symbol: BLI
- Governance Model: General Meeting of Shareholders, Board of Directors, Board of Supervisors, and General Director.
- The implementation of internal audit: Implemented

I. ACTIVITIES OF THE GENERAL MEETING OF SHAREHOLDERS

In 2024, Bao Long Insurance held:

- One extraordinary General Meeting of Shareholders on February 2, 2024.
- One annual General Meeting of Shareholders on June 27, 2024.

II. BOARD OF DIRECTORS (BOD):



1. Information about the Members of the Board of Directors:

| No. | Board of Directors' members | Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors) | The date becoming/ceasing to be the member of the Board of Directors | |
|-----|-----------------------------|---|--|-------------------|
| | | | Date of appointment | Date of dismissal |
| 1. | Mr. Nguyen Thanh Long | Chairman of the BOD | April 21, 2012 | |
| 2. | Mr. Phan Quoc Dung | Permanent Vice Chairman of the BOD | January 6, 2023 | |
| 3. | Mr. Nguyen Van Hung | Vice Chairman of the BOD | December 15, 2014 | |
| 4. | Mr. Hoang Minh Hoan | BOD Member | January 6, 2023 | February 2, 2024 |
| 5. | Mr. Nguyen Thanh Nam | BOD Member | January 6, 2023 | February 2, 2024 |
| 6. | Ms. Pham Minh Cham | BOD Member | May 25, 2016 | |
| 7. | Mr. Lai Quoc Phong | BOD Member | January 6, 2023 | |
| 8. | Mr. Ha The Dinh | BOD Member | June 27, 2024 | |
| 9. | Ms. Nguyen Ho Thu Thuy | BOD Member | June 27, 2024 | |
| 10. | Ms. Trinh Thi Thanh | BOD Member | June 27, 2024 | |

2. Meetings of the Board of Directors:

| No. | Board of Director' member | Number of meetings attended by Board of Directors | Attendance rate | Reasons for absence |
|-----|---------------------------|---|-----------------|---------------------|
| 1 | Mr. Nguyen Thanh Long | 4 | 100% | |
| 2 | Mr. Phan Quoc Dung | 4 | 100% | |
| 3 | Mr. Nguyen Van Hung | 4 | 100% | |

| | | | | |
|----|------------------------|---|------|------------------------------|
| 4 | Mr. Hoang Minh Hoan | 0 | 0% | Ceased as BOD Member |
| 5 | Mr. Nguyen Thanh Nam | 0 | 0% | Ceased as BOD Member |
| 6 | Ms. Pham Minh Cham | 3 | 75% | Busy with other assignments |
| 7 | Mr. Lai Quoc Phong | 4 | 100% | |
| 8 | Mr. Ha The Dinh | 3 | 100% | Appointed from June 27, 2024 |
| 9 | Ms. Nguyen Ho Thu Thuy | 3 | 100% | Appointed from June 27, 2024 |
| 10 | Ms. Trinh Thi Thanh | 3 | 100% | Appointed from June 27, 2024 |

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

The Board of Directors (BOD) of Bao Long Insurance Joint Stock Corporation, in its role, responsibilities, and authority, has actively performed leadership, guidance, and supervision over the General Director in managing and operating the company. Specifically:

- The BOD closely monitored the activities of the General Director and promptly resolved issues under its authority to facilitate the General Director's operations.
- The BOD required the General Director to enhance management activities and regularly report to the BOD on the company's business operations monthly/quarterly to ensure timely decision-making to improve operational efficiency.
- Overall, in 2024, the General Director effectively implemented the resolutions and decisions of the BOD with high responsibility.

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

The Board of Directors has three sub-committees performing advisory and support tasks for the BOD, including:

- Human Resources and Compensation Committee
- Business and Investment Committee
- Risk Management Committee

Performance Summary of Each Sub-Committee:

- Human Resources and Compensation Committee: Provided advice on appointments, re-appointments, and salary adjustments.
- Business and Investment Committee: Consulted on partnership and investment decisions.
- Risk Management Committee: Reviewed risk management practices and reported to the BOD.

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

| No. | Resolution No. | Date | Content | Approval rate |
|-----|------------------|------------|---|---------------|
| 1 | 1/2024/NQ-HĐQT | 02/01/2024 | Re-appointment of employees | 100% |
| 2 | 2/2024/NQ-HĐQT | 10/01/2024 | Approval of materials for extraordinary General Meeting of Shareholders 2024 | 100% |
| 3 | 3/2024/NQ-HĐQT | 26/01/2024 | Approval of content for the 2nd extraordinary General Meeting of Shareholders 2024 | 100% |
| 4 | 4/2024/NQ-HĐQT | 30/01/2024 | Adjustment of employees' basic salaries | 100% |
| 5 | 5/2024/NQ-HĐQT | 05/02/2024 | Re-appointment of employees | 100% |
| 6 | 6/2024/NQ-HĐQT | 13/03/2024 | Adjustment and issuance of Internal Audit Regulations | 100% |
| 7 | 7/2024/NQ-HĐQT | 13/03/2024 | Re-appointment of employees | 100% |
| 8 | 7-1/2024/NQ-HĐQT | 25/03/2024 | Extension of the organization date for the annual General Meeting of Shareholders 2024 | 100% |
| 9 | 8/2024/NQ-HĐQT | 25/03/2024 | Approval of the final registration date and the annual General Meeting of Shareholders 2024 | 100% |
| 10 | 9/2024/NQ-HĐQT | 01/04/2024 | Appointment of internal audit personnel | 100% |
| 11 | 10/2024/NQ-HĐQT | 03/05/2024 | Re-appointment of employees | 100% |
| 12 | 11/2024/NQ-HĐQT | 03/05/2024 | Issuance of Internal Audit Process | 100% |

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|----|-----------------|------------|--|------|
| 13 | 12/2024/NQ-HĐQT | 07/05/2024 | Re-appointment of employees | 100% |
| 14 | 13/2024/NQ-HĐQT | 07/05/2024 | Issuance of Risk Management Regulations | 100% |
| 15 | 14/2024/NQ-HĐQT | 24/05/2024 | Termination of employees' labor contracts | 100% |
| 16 | 15/2024/NQ-HĐQT | 04/06/2024 | Approval of business results for 2023 and business plan for 2024 | 100% |
| 17 | 16/2024/NQ-HĐQT | 06/06/2024 | Approval of materials for the annual General Meeting of Shareholders 2024 | 100% |
| 18 | 17/2024/NQ-HĐQT | 12/06/2024 | Approval of content for the 2nd annual General Meeting of Shareholders 2024 | 100% |
| 19 | 18/2024/NQ-HĐQT | 20/06/2024 | Approval of content for the 3rd annual General Meeting of Shareholders 2024 | 100% |
| 20 | 19/2024/NQ-HĐQT | 25/06/2024 | Appointment, re-appointment, and contract renewal of employees | 100% |
| 21 | 20/2024/NQ-HĐQT | 28/06/2024 | Termination of employees' labor contracts | 100% |
| 22 | 21/2024/NQ-HĐQT | 28/06/2024 | Re-assignment and appointment of employees | 100% |
| 23 | 22/2024/NQ-HĐQT | 08/07/2024 | Re-appointment of employees | 100% |
| 24 | 23/2024/NQ-HĐQT | 22/07/2024 | Selection of an audit firm for Bao Long's 2024 financial statements | 100% |
| 25 | 24/2024/NQ-HĐQT | 29/07/2024 | Approval of bonuses for the BOD for 2023 and remuneration for the BOD and BOS for 2024 | 100% |
| 26 | 25/2024/NQ-HĐQT | 26/08/2024 | Re-appointment of employees | 100% |
| 27 | 26/2024/NQ-HĐQT | 26/08/2024 | Signing of retirement labor contracts with employees | 100% |

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|----|-----------------|------------|---|------|
| 28 | 27/2024/NQ-HĐQT | 26/09/2024 | Re-appointment of employees | 100% |
| 29 | 28/2024/NQ-HĐQT | 25/10/2024 | Acceptance, appointment, re-appointment, and resignation of employees | 100% |
| 30 | 29/2024/NQ-HĐQT | 29/11/2024 | Resignation, re-assignment, and termination of labor contracts with employees | 100% |
| 31 | 30/2024/NQ-HĐQT | 12/12/2024 | Re-appointment of employees | 100% |
| 32 | 31/2024/NQ-HĐQT | 12/12/2024 | Issuance of Personal Data Protection Regulations, Online Business Regulations, and Outsourcing Regulations for Insurance Operations | 100% |
| 33 | 32/2024/NQ-HĐQT | 27/12/2024 | Re-appointment and contract renewal of employees | 100% |
| 34 | 33/2024/NQ-HĐQT | 30/12/2024 | Resignation, appointment, and re-assignment of employees | 100% |
| 35 | 34/2024/NQ-HĐQT | 31/12/2024 | Approval of the reinsurance program for 2025 | 100% |
| 36 | 35/2024/NQ-HĐQT | 31/12/2024 | Appointment of internal audit personnel | 100% |
| 37 | 36/2024/NQ-HĐQT | 31/12/2024 | Internal audit plan for 2025 | 100% |

III. Board of Supervisors (annual report):

1. Information about members of Board of Supervisors:

| No. | Members of Board of Supervisors | Position | The date becoming/ceasing to be the member of the Board of Supervisors | Qualification |
|-----|---------------------------------|-------------|--|-------------------------------|
| 1 | Ms. Le Thi Thanh Binh | Head of BOS | January 22, 2001 | Master in Accounting-Auditing |
| 2 | Ms. Nguyen Thi Tuong Vy | BOS Member | December 15, 2014 | Bachelor in Economics |

| | | | | |
|---|------------------------|------------|--|----------------------------------|
| 3 | Mr. Ton That Dien Khoa | BOS Member | April 16, 2018 | Master in Economics |
| 4 | Mr. Vo Hoang Duy Trinh | BOS Member | April 4, 2017; Ceased from June 27, 2024 | Bachelor in Economics |
| 5 | Mr. Nguyen Manh Hai | BOS Member | June 27, 2024 | Bachelor in Financial Accounting |

2. Meetings of Board of Supervisors

| No. | Members of Board of Supervisors | Number of meetings attended | Attendance rate | Voting rate | Reasons for absence |
|-----|---------------------------------|-----------------------------|-----------------|-------------|------------------------------|
| 1 | Ms. Le Thi Thanh Binh | 4 | 50% | 100% | Absent with authorization |
| 2 | Ms. Nguyen Thi Tuong Vy | 8 | 100% | 100% | |
| 3 | Mr. Vo Hoang Duy Trinh | 2 | 100% | 100% | Ceased as BOS Member |
| 4 | Mr. Ton That Dien Khoa | 8 | 100% | 100% | |
| 5 | Mr. Nguyen Manh Hai | 6 | 100% | 100% | Appointed from June 27, 2024 |

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

- Supervision of the Board of Directors:

- The Board held 04 meetings in 2024 and gathered opinions in writing to issue resolutions, regulations, and policies that align with the decisions of the General Meeting of Shareholders.

- The Board passed 38 resolutions in various areas, including personnel and business, to ensure effective management and operations. These decisions were supported by all members and were promptly implemented by the Executive Board.
- The Board adhered to the laws and regulations of Bả Long.

- Supervision of the General Director:

- The General Director introduced various management solutions, including financial management, to meet targets set by the Board.
- The General Director showed creativity in business operations to boost revenue and directed subsidiaries toward new product packages that align with future market trends.
- In 2024, the company followed its 2023-2027 business strategy and achieved insurance revenue of 1,526,345 million VND, fulfilling 100% of its revenue target.
- The General Director also complied with the laws and regulations of Bả Long.

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

- The Board, Executive Board, and Supervisory Board coordinated well in monitoring, inspecting, and ensuring that the Supervisory Board fulfilled its duties according to the laws and internal regulations.
- Feedback and recommendations from the Supervisory Board during meetings were acknowledged and integrated by the Board and Executive Board.

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

IV. Board of Management

| No. | Members of Board of Management | Position | Date of birth | Qualification | Date of appointment of members of the Board of Management | Date of dismissal of members of the Board of Management |
|-----|--------------------------------|----------|---------------|--------------------|---|---|
| 1 | Mr. Phan Quoc Dung | General | 27-May-1967 | Maritime Engineer, | 13-Dec-2022 | |

| | | | | | | |
|---|----------------------|---------------------------------------|-------------|---|-------------|-------------|
| | | Director | | Fulbright Postgraduate Program in Applied Economics | | |
| 2 | Ms. Pham Minh Cham | Deputy General Director of Operations | 21-Sep-1984 | Bachelor in Accounting, ACCA Member | 1-Sep-2017 | |
| 3 | Mr. Tran Thanh Nam | Deputy General Director of Business | 13-Sep-1971 | Master in Business Administration | 26-Nov-2012 | |
| 4 | Ms. Le Thanh Hang | Deputy General Director of Business | 8-Feb-1971 | Master in Business Administration | 15-Nov-2015 | |
| 5 | Mr. Nguyen Ngoc Lan | Deputy General Director of Business | 14-Apr-1977 | Master in Business Administration | 15-Nov-2015 | |
| 6 | Mr. Ha Hoang Giang | Deputy General Director of Business | 7-Apr-1968 | Bachelor in Maritime Studies | 15-Apr-2016 | |
| 7 | Mr. Duong Quang Ngoc | Deputy General Director of Business | 6-Aug-1971 | Bachelor in Accounting | 22-Apr-2015 | 10-Feb-2024 |

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|---|-------------------|-------------------------------------|------------|-------------------------------------|-------------|--|
| 8 | Mr. Mai Hong Viet | Deputy General Director of Business | 6-Oct-1974 | Bachelor in International Economics | 17-Sep-2022 | |
| 9 | Mr. Mai Xuan Thao | Deputy General Director of Business | 4-Mar-1967 | Bachelor in Economics | 17-Sep-2022 | |

V. Chief Accountant

| Name | Date of birth | Qualification | Date of appointment |
|------------------|------------------|---------------------------------|---------------------|
| Mr. Ha Minh Hieu | October 10, 1986 | Bachelor in Accounting-Auditing | January 1, 2020 |

VI. Training courses on corporate governance:

Training courses on corporate governance were involved by members of Board of Directors, the Board of Supervisors, Director (General Director), other managers and secretaries in accordance with regulations on corporate governance:

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

1. The list of affiliated persons of the Company:

| No. | Name of organization/individual | Securities trading account (if any) | Position at the Company (if any) | No. *, date of issue, place of issue | Address | Time of starting to be affiliated person | Time of ending to be affiliated person | Reasons | Relationship with the Company |
|-----|---------------------------------|-------------------------------------|----------------------------------|--------------------------------------|---------|--|--|---------|-------------------------------|
| 1. | Sai Gon Joint Stock Commercial | | | | | | | | Holding Company |

| | | | | | | | | | |
|-----|------------------------|--|------------------------------------|--|--|-------------------|------------------|--|-----------------|
| | Bank | | | | | | | | |
| 2. | Mr. Nguyen Thanh Long | | Chairman of the BOD | | | April 21, 2012 | | | Company manager |
| 3. | Mr. Phan Quoc Dung | | Permanent Vice Chairman of the BOD | | | January 6, 2023 | | | Company manager |
| 4. | Mr. Nguyen Van Hung | | Vice Chairman of the BOD | | | December 15, 2014 | | | Company manager |
| 5. | Ms. Pham Minh Cham | | BOD Member | | | May 25, 2016 | | | Company manager |
| 6. | Mr. Lai Quoc Phong | | BOD Member | | | January 6, 2023 | | | Company manager |
| 7. | Mr. Ha The Dinh | | BOD Member | | | June 27, 2024 | | | Company manager |
| 8. | Ms. Nguyen Ho Thu Thuy | | BOD Member | | | June 27, 2024 | | | Company manager |
| 9. | Ms. Trinh Thi Thanh | | BOD Member | | | June 27, 2024 | | | Company manager |
| 10. | Mr. Hoang Minh Hoan | | BOD Member | | | January 6, 2023 | February 2, 2024 | Dismissed by the general meeting of shareholders | Company manager |
| 11. | Mr. Nguyen Thanh Nam | | BOD Member | | | January 6, 2023 | February 2, 2024 | | Company manager |

| | | | | | | | | | |
|-----|----------------------|--|-------------------------------------|--|--|-------------|-------------|-------------------------------------|-----------------|
| 12. | Mr. Tran Thanh Nam | | Deputy General Director of Business | | | 26-Nov-2012 | | | Company manager |
| 13. | Ms. Le Thanh Hang | | Deputy General Director of Business | | | 15-Nov-2015 | | | Company manager |
| 14. | Mr. Nguyen Ngoc Lan | | Deputy General Director of Business | | | 15-Nov-2015 | | | Company manager |
| 15. | Mr. Ha Hoang Giang | | Deputy General Director of Business | | | 15-Apr-2016 | | | Company manager |
| 16. | Mr. Mai Hong Viet | | Deputy General Director of Business | | | 17-Sep-2022 | | | Company manager |
| 17. | Mr. Mai Xuan Thao | | Deputy General Director of Business | | | 17-Sep-2022 | | | Company manager |
| 18. | Mr. Duong Quang Ngoc | | Deputy General Director of Business | | | 22-Apr-2015 | 10-Feb-2024 | Personnel are assigned another task | Company manager |

| | | | | | | | | | |
|-----|-------------------------|--|-------------------------------------|--|--|-------------------|---------------------------|--|-----------------|
| 19. | Mr. Ha Minh Hieu | | Deputy General Director of Business | | | January 1, 2020 | | | Company manager |
| 20. | Ms. Le Thi Thanh Binh | | Head of BOS | | | January 22, 2001 | | | Company manager |
| 21. | Ms. Nguyen Thi Tuong Vy | | BOS Member | | | December 15, 2014 | | | Company manager |
| 22. | Mr. Ton That Dien Khoa | | BOS Member | | | April 16, 2018 | | | Company manager |
| 23. | Mr. Vo Hoang Duy Trinh | | BOS Member | | | April 4, 2017 | Ceased from June 27, 2024 | | Company manager |
| 24. | Mr. Nguyen Manh Hai | | BOS Member | | | June 27, 2024 | | | Company manager |

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons: none.

3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: none.

4. Transactions between the Company and other objects

4.1. /Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): none.

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

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

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

1. The list of internal persons and their affiliated persons công ty / Transactions of internal persons and affiliated persons with shares of the Company

| No. | Name | Securities trading account (if any) | Position at the company (if any) | ID card No./Passport No., date of issue, place of issue | Address | Number of shares owned at the end of the period | Percentage of share ownership at the end of the period | Note |
|-----|-------------------|-------------------------------------|----------------------------------|---|---------|---|--|-----------------|
| 1. | Nguyen Thanh Long | | Chairman | | | 0 | 0 | |
| | Nguyen Thi Diem | | | | | 0 | 0 | Mother |
| | Le Thi Tuyen | | | | | 0 | 0 | Wife |
| | Nguyen Dong Ha | | | | | 0 | 0 | Child |
| | Nguyen Thanh Truc | | | | | 0 | 0 | Child |
| | Nguyen Thi Tien | | | | | 0 | 0 | Older Sister |
| | Nguyen Thi Dung | | | | | 0 | 0 | Younger Sibling |

| | | | | | | | | |
|----|----------------------------|--|---|--|--|-------|---------|---------------------------------------|
| | Nguyen Viet Thang | | | | | 0 | 0 | Younger Sibling |
| | Nguyen Viet Thuy | | | | | 0 | 0 | Younger Sibling |
| | Nguyen Viet Tung | | | | | 0 | 0 | Younger Sibling |
| | Nguyen Viet Truc | | | | | 0 | 0 | Younger Sibling |
| | Tran Thi Bach Yen | | | | | 0 | 0 | Sister-in-law |
| | Tran Thi Mai | | | | | 0 | 0 | Sister-in-law |
| | Asia Commercial Bank (ACB) | | | | | 0 | 0 | Mr Long is Vice Chairman of the Board |
| | Phan Quoc Dung | | Permanent Vice Chairman of the BOD and General Director | | | 2.140 | 0.0036% | |
| 2. | Phan Thien Quoc | | | | | 0 | 0 | Father |
| | Nguyen Thi An | | | | | 0 | 0 | Mother |
| | Phan Quoc Duy | | | | | 0 | 0 | Child |
| | Phan Quoc Hung | | | | | 0 | 0 | Older Brother |
| | Phan Bich Van | | | | | 0 | 0 | Younger Sibling |

| | | | | | | | | |
|----|--|--|-------------------------------|--|--|------------|--------|------------------------------------|
| | Phan Thi Bich Thuy | | | | | 0 | 0 | Younger Sibling |
| | Nguyen Van Hung | | Vice Chairman | | | 0 | 0 | |
| | Nguyen Quoc An | | | | | 0 | 0 | Father |
| | Nguyen Thi Muoi | | | | | 0 | 0 | Mother |
| | Nguyen Tan Thanh | | | | | 0 | 0 | Older Brother |
| | Nguyen Tan Binh | | | | | 0 | 0 | Older Brother |
| | Nguyen Thi Thu | | | | | 0 | 0 | Older Sister |
| 3. | Nguyen Thi Nga | | | | | 0 | 0 | Older Sister |
| | Nguyen Trung Thanh | | | | | 0 | 0 | Younger Sibling |
| | Pham Ha Thuy | | | | | 0 | 0 | Wife |
| | Nguyen Ha Minh Khue | | | | | 0 | 0 | Child |
| | Nguyen Quoc Dang Khoa | | | | | 0 | 0 | Child |
| | Saigon Commercial Joint Stock Bank (SCB) | | | | | 49,082,342 | 81.80% | Mr Hung is Deputy General Director |
| 4. | Pham Minh Cham | | BOD Member and Deputy General | | | 0 | 0 | |

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| | | | Director of Operations | | | | | |
| | Le Thi Nguyen | | | | | 0 | 0 | Mother |
| | Pham Quang Thai | | | | | 0 | 0 | Older Brother |
| | Nguyen Dang Hoang Chuong | | | | | 0 | 0 | Husband |
| | Nguyen Pham Duy Anh | | | | | 0 | 0 | Child |
| | Nguyen Pham Khai Anh | | | | | 0 | 0 | Child |
| 5. | Lai Quoc Phong | | BOD Member | | | 0 | 0 | |
| | Lai Duc Thong | | | | | 0 | 0 | Father |
| | Huynh Thanh Tu | | | | | 0 | 0 | Mother |
| | Lai Tu Quynh | | | | | 0 | 0 | Younger Sibling |
| | Lai Quoc An | | | | | 0 | 0 | Younger Sibling |
| | Nguyen Thanh Doan | | | | | 0 | 0 | Wife |
| | Lai Kathleen | | | | | 0 | 0 | Child |
| | Lai Kenneth | | | | | 0 | 0 | Child |
| | Nikko Ventures LLC | | | | | 0 | 0 | Mr Phong is Chairman of the Members' Council cum |



| | | | | | | | | |
|----|--|--|------------|--|--|------------|--------|------------------------------------|
| | | | | | | | | General Director |
| | Ha The Dinh | | BOD Member | | | 0 | 0 | |
| | Ha The On | | | | | 0 | 0 | Father |
| | Bui Thi Nuoi | | | | | 0 | 0 | Mother |
| | Pham Hong Son | | | | | 0 | 0 | Father-in-law |
| | Le Thi Thu Thanh | | | | | 0 | 0 | Mother-in-law |
| | Pham Le Thanh Truc | | | | | 0 | 0 | Wife |
| 6. | Ha The Khang | | | | | 0 | 0 | Child |
| | Ha Thuy Minh | | | | | 0 | 0 | Child |
| | Ha Diep Dan | | | | | 0 | 0 | Child |
| | Ha The Dat | | | | | 0 | 0 | Younger Sibling |
| | Ha Bui Minh Khanh | | | | | 0 | 0 | Younger Sibling |
| | Saigon Commercial Joint Stock Bank (SCB) | | | | | 49,082,342 | 81.80% | Mr Dinh is Deputy General Director |
| 7. | Nguyen Ho Thu Thuy | | BOD Member | | | 0 | 0 | |
| | Nguyen Ke Trung | | | | | 0 | 0 | Father |

| | | | | | | | | |
|----|--|--|------------|--|--|------------|--------|-----------------------------------|
| | Ho Thi Son | | | | | 0 | 0 | Mother |
| | Huynh Kim Anh | | | | | 0 | 0 | Father-in-law |
| | Phan Thi Tot | | | | | 0 | 0 | Mother-in-law |
| | Huynh Thanh Quy | | | | | 0 | 0 | Husband |
| | Huynh Quy Minh Ngoc | | | | | 0 | 0 | Child |
| | Huynh Quy Thien Ngoc | | | | | 0 | 0 | Child |
| | Nguyen Ho Thuy Trang | | | | | 0 | 0 | Younger Sibling |
| | Le Trong Minh Tri | | | | | 0 | 0 | Brother-in-law |
| | Nguyen Ho Ngoc Tram | | | | | 0 | 0 | Younger Sibling |
| | Nguyen Trong Toai | | | | | 0 | 0 | Brother-in-law |
| | Saigon Commercial Joint Stock Bank (SCB) | | | | | 49,082,342 | 81.80% | Ms Thuy is Head of Legal Division |
| 8. | Trinh Thi Thanh | | BOD Member | | | 0 | 0 | |
| | Trinh Dinh Xuyen | | | | | 0 | 0 | Father |
| | Le Thi Hien | | | | | 0 | 0 | Mother |
| | Tran Moc Thuan | | | | | 0 | 0 | Father-in-law |

| | | | | | | | | |
|-----|--|--|-------------------------------------|--|--|------------|-----------|--|
| | Nguyen Thi Thuy | | | | | 0 | 0 | Mother-in-law |
| | Tran Chi Binh | | | | | 0 | 0 | Husband |
| | Tran Chi Hieu | | | | | 0 | 0 | Child |
| | Tran Chi Dat | | | | | 0 | 0 | Child |
| | Saigon Commercial Joint Stock Bank (SCB) | | | | | 49,082,342 | 81.80% | Ms Thanh is Director of Financial Management and Capital Resources |
| | Tran Thanh Nam | | Deputy General Director of Business | | | 2.027 | 0,003378% | |
| 9. | Le Thi Minh Hoe | | | | | 0 | 0 | Mother |
| | Tran Nam Anh | | | | | 0 | 0 | Child |
| | Tran Nam Phuong | | | | | 0 | 0 | Child |
| | Tran Nam Huan | | | | | 0 | 0 | Child |
| | Le Thanh Hang | | Deputy General Director of Business | | | 102 | 0,00017% | |
| 10. | Le Van Quy | | | | | 0 | 0 | Father |
| | Tran Thi Ngoc Tuyet | | | | | 0 | 0 | Mother |

| | | | | | | | | |
|-----|----------------------|--|-------------------------------------|--|--|---|---|---------|
| | Pham Viet Phuong | | | | | 0 | 0 | Husband |
| | Pham Le Quan | | | | | 0 | 0 | Child |
| | Pham Le Minh | | | | | 0 | 0 | Child |
| 11. | Nguyen Ngoc Lan | | Deputy General Director of Business | | | 0 | 0 | |
| | Tran Thi Sinh | | | | | 0 | 0 | Mother |
| | Ha Thi Thanh Thuy | | | | | 0 | 0 | Wife |
| | Nguyen Ngoc Diep Anh | | | | | 0 | 0 | Child |
| | Nguyen Ngoc Minh | | | | | 0 | 0 | Child |
| 12. | Ha Hoang Giang | | Deputy General Director of Business | | | 0 | 0 | |
| | Nguyen Thi Le Thuy | | | | | 0 | 0 | Wife |
| | Ha Hoang Minh Trang | | | | | 0 | 0 | Child |
| | Ha Hoang Bao | | | | | 0 | 0 | Child |
| | Ha Hoang Bao Khanh | | | | | 0 | 0 | Child |
| 13. | Mai Hong Viet | | Deputy | | | 0 | 0 | |

| | | | | | | | | |
|-----|-------------------------|--|--|--|--|---|---|----------------------|
| | | | General Director of Business | | | | | |
| | Dang Thi Anh Ngoc | | | | | 0 | 0 | Wife |
| | Mai Thanh Son | | | | | 0 | 0 | Child |
| | Mai Hong Linh | | | | | 0 | 0 | Child |
| | Le Thi Hong Chuyen | | | | | 0 | 0 | Me |
| | Mai Van Mao | | | | | 0 | 0 | Father (Deceased) |
| | Mai Viet Hong | | | | | 0 | 0 | Older Brother |
| | Mai Thuy Lieu | | | | | 0 | 0 | Younger Sibling |
| | Mai Xuan Thao | | Deputy General Director of Business | | | 0 | 0 | |
| 14. | Tran Thi Thanh Trang | | | | | 0 | 0 | Wife |
| | Mai Tran Bao Toan | | | | | 0 | 0 | Child |
| | Mai Tran Bao Trong | | | | | 0 | 0 | Child |
| | Mai Khac Thuan | | | | | 0 | 0 | Father (Deceased) |
| | Nguyen Thi Luc | | | | | 0 | 0 | Me |

| | | | | | | | | |
|-----|-----------------------|--|------------------|--|--|---|---|-----------------|
| | Mai Thi Kim Ngoc | | | | | 0 | 0 | Younger Sibling |
| | Mai Xuan Thanh | | | | | 0 | 0 | Younger Sibling |
| | Mai Xuan Ba | | | | | 0 | 0 | Younger Sibling |
| 15. | Ha Minh Hieu | | Chief Accountant | | | 0 | 0 | |
| | Nguyen Thi Bich Xuyen | | | | | 0 | 0 | Mother |
| | Ha Thi Bich Hue | | | | | 0 | 0 | Older Sister |
| | Ha Thi Thu Hien | | | | | 0 | 0 | Older Sister |
| | Ha Thi Bich Hanh | | | | | 0 | 0 | Younger Sibling |
| | Le Thi Ngoc Huyen | | | | | 0 | 0 | Wife |
| 16. | Le Thi Thanh Binh | | Head of BOS | | | 0 | 0 | |
| | Phan Thi Kim Oanh | | | | | 0 | 0 | Mother |
| | Le Thi Anh Ngoc | | | | | 0 | 0 | Younger Sibling |
| | Dang Quang Khai | | | | | 0 | 0 | Husband |
| | Dang Le Minh | | | | | 0 | 0 | Child |
| | Dang Le Quang | | | | | 0 | 0 | Child |
| 17. | Nguyen Thi | | BOS | | | 0 | 0 | |

| | | | | | | | | |
|-----|--|--|------------|--|--|------------|--------|--|
| | Tuong Vy | | Member | | | | | |
| | Nguyen Thanh Cung | | | | | 0 | 0 | Father |
| | Chau Thi Duong | | | | | 0 | 0 | Mother |
| | Nguyen Huyen Vu | | | | | 0 | 0 | Older Brother |
| | Nguyen Thanh Van | | | | | 0 | 0 | Older Brother |
| | Nguyen Van Vinh | | | | | 0 | 0 | Older Brother |
| | Nguyen Thi Huyen Vy | | | | | 0 | 0 | Older Sister |
| | Pham Ngoc Danh | | | | | 0 | 0 | Child |
| | Saigon Commercial Joint Stock Bank (SCB) | | | | | 49,082,342 | 81.80% | Ms Vy is Deputy Head of Internal Audit |
| 18. | Ton That Dien Khoa | | BOS Member | | | 0 | 0 | |
| | Ton That Ngoan | | | | | 0 | 0 | Father |
| | Pham Thi Dien | | | | | 0 | 0 | Mother |
| | Ton Nu Khoa Bao | | | | | 0 | 0 | Younger Sibling |
| | Ton That Bao Hung | | | | | 0 | 0 | Younger Sibling |
| | Phung Ngoc Bich Van | | | | | 0 | 0 | Wife |

| | | | | | | | | |
|-----|--|--|------------|--|--|------------|--------|--------------------------------|
| | Ton Nu Ngoc Nga | | | | | 0 | 0 | Child |
| | Ton Nu Quynh Tran | | | | | 0 | 0 | Child |
| | Vietnam Export-Import Commercial Joint Stock Bank (Eximbank) | | | | | 3,903,651 | 6.51% | Mr Khoa is Investment Director |
| 19. | Nguyen Manh Hai | | BOS Member | | | 0 | 0 | |
| | Nguyen Manh Hien | | | | | 0 | 0 | Father |
| | Nguyen Thi Lan | | | | | 0 | 0 | Mother |
| | Nguyen Van Su | | | | | 0 | 0 | Father-in-law |
| | Nguyen Tuyet Minh | | | | | 0 | 0 | Mother-in-law |
| | Nguyen Lan Anh | | | | | 0 | 0 | Wife |
| | Nguyen Manh Thai Son | | | | | 0 | 0 | Child |
| | Nguyen Cat Vy An | | | | | 0 | 0 | Child |
| | Nguyen Thi Thu Hang | | | | | 0 | 0 | Older Sister |
| | Le Huu Binh | | | | | 0 | 0 | Older Brother |
| | Saigon Commercial Joint Stock Bank | | | | | 49,082,342 | 81.80% | Mr Hai is Deputy Head of Risk |

| | | | | | | | | |
|--|-------|--|--|--|--|--|--|------------------------|
| | (SCB) | | | | | | | Management Division |
|--|-------|--|--|--|--|--|--|------------------------|

2. Transactions of internal persons and affiliated persons with shares of the company: none. *Long*

IX. Other significant issues: none.

Recipients:

- As above;
- Archived: VT, BOD Office.

CHAIRMAN OF THE BOARD OF DIRECTORS



NGUYEN THANH LONG

