

Appendix V

REPORT ON CORPORATE GOVERNANCE

(Promulgated with the Circular No.96/2020/TT-BTC on November 16, 2020
of the Minister of Finance)

SAIGON BANK FOR INDUSTRY AND TRADE

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

No: 374.../SGB-HĐQT -BC

HCMC, 29 January 2025

REPORT ON CORPORATE GOVERNANCE

Year 2024

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

- Name of company: Saigon Bank for Industry and Trade
- Address of Head office: 02C Pho Duc Chinh Street, Nguyen Thai Binh
Ward, District 1, HCM City.

- Telephone: (84-28) 39.143.183 Fax: (84-28) 39.143.193

- Email: web_admin@saigonbank.com.vn

- Charter Capital: 3.387.991.410.000 đồng.

- Stock Code: SGB

- Governance model: General Meeting of Shareholders (GMS), Board of
Directors (BOD), Board of Supervisors (BOS) and General Director .

- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders:

1. Information on meetings of the GMS:

- On 25/04/2024, Saigon Bank for Industry and Trade (SAIGONBANK) held
an Annual General Meeting (AGM) of Shareholders of 2024.

- On 01/11/2024, SAIGONBANK held an Extraordinary General Meeting
(EGM) of Shareholders to vote for personnel of the BOD, Board of Supervisors
(BOS) for the office term of 2024-2029.

2. Resolutions and decisions of the GMS:

No.	Resolution/Decision No.	Date	Heading
1	1772/SGB-ĐHĐCĐ-NQ	25/04/2024	Resolution of SAIGONBANK Shareholders' AGM of 2024
2	372/SGB-ĐHĐCĐ-NQ	01/11/2024	Resolution of SAIGONBANK Shareholders' EGM on election of the BOD, BOS for the office term 2024-2029

II. Board of Directors (Annual report of 2024):

1. Information about the BOD Members:

No.	BOD Members	Position	The date becoming/ceasing to be the member/independent member of the BOD	
			Appointment date	Dismissal date
1	Vu Quang Lam	Chairman	01/11/2024	
2	Nguyen Thanh Long	BOD Member	01/11/2024	
3	Tran Thanh Giang	BOD Member/ General Director	01/11/2024	
4	Ton Thi Nhat Giang	BOD Member	01/11/2024	
5	Pham Hoai Nam	BOD Member	01/11/2024	
6	Phan Thi Bich Nguyet	BOD Independent Member	01/11/2024	
7	Nguyen Thi Hong Thuy	BOD Independent Member	01/11/2024	
8	Tran Thi Phuong Khanh	BOD Member	04/10/2019	Ending date of office term 2019-2024 as of November 01, 2024
9	Tran Quoc Thanh	BOD Member	04/10/2019	Ending date of office term 2019-2024 as of November 01, 2024
10	Pham Thi Kim Le	BOD Independent Member	04/10/2019	Ending date of office term 2019-2024 as of November 01, 2024

2. Meetings of the BOD:

No.	BOD Members	Number of meetings attended	Attendance rate (%)	Reasons for absence / Notes
1	Vu Quang Lam	05/05	100%	
2	Tran Thanh Giang	05/05	100%	
3	Tran Thi Phuong Khanh	03/03	100%	Ending date of office term 2019-2024 as of November 01 2024
4	Tran Quoc Thanh	03/03	100%	Ending date of office term 2019-2024 as of November 01 2024

No.	BOD Members	Number of meetings attended	Attendance rate (%)	Reasons for absence / Notes
5	Pham Thi Kim Le	03/03	100%	Ending date of office term 2019-2024 as of November 01, 2024
6	Nguyen Thanh Long	02/02	100%	BOD Member for office term 2024-2029 as of November 01, 2024
7	Ton Thi Nhat Giang	02/02	100%	BOD Member for office term 2024-2029 as of November 01, 2024
8	Pham Hoai Nam	02/02	100%	BOD Member for office term 2024-2029 as of November 01, 2024
9	Phan Thi Bich Nguyet	01/02	50%	BOD Independent Member for office term 2024-2029 as of November 01, 2024 Absent from the BOD's meeting on November 07, 2024 due to overseas business trip, authorizing the Chairman to vote on meeting issues.
10	Nguyen Thi Hong Thuy	02/02	100%	BOD Independent Member for office term 2024-2029 as of November 01, 2024

3. Supervising the Board of Management (BOM) by the Board of Directors (BOD):

- The BOD has carried out their oversight and direction over the BOM on SAIGONBANK's business in line with the orientation and strategic targets; the solutions have been proactively and consistently performed, to assure a good alignment with the expected roadmap and certain aims. Plus, the business results already outperformed the assigned targets set by the General Meeting of Shareholders (GMS).

- In meeting sessions of the BOD, the General Director has reported about the operation of SAIGONBANK, about executing the Resolutions of the GMS and the BOD, about the obstacles and hindrances during resolution executing process. Accordingly, given the business review, operation evaluation and market scenarios analysis, the BOD has timely issued certain Resolutions on direction and instruction.

- The BOD has directed SAIGONBANK to strictly comply with the policies of the Government and the State Bank of Vietnam (SBV) in banking operation; properly implemented regulations on limits and adequacy ratios during the course

of business; directed the BOM to continue to maintain managing solutions for stable banking activities, to meet the liquidity requirements.

Directing how to execute the Restructuring Plan for the period 2021-2025, under the direction of the Prime Minister and the State Bank of Vietnam; supervising the implementation of the Restructuring Plan, ensuring healthy operation of SAIGONBANK, high quality, efficiency, publicity, transparency, and legal compliance.

Directing the adjustment and supervision over the implementation of regulations, procedures and internal management rules of SAIGONBANK, ensuring the compliance with Government regulations and aiming to adopt advanced international practices and standards.

- Instructing the BOM on tight management about the quality of lending activity, assuring good alignment with the fund growth, complying with the credit growth targets assigned by the SBV. In the course of 2024, SAIGONBANK has introduced various credit packages of preferential lending rates at 4.9% per annum and above, allocating a fund of above 5.000 billion dong to enable business and manufacturing recovery of the enterprises and the community; offering rate deduction of 1% per annum to customers who suffered from the storm No.3, providing funds for constructing social houses and for financing the social house purchasers in different local areas. Loan outstanding balance of 2024 increased by 10,39% (2.117 billion dong) against the beginning of the year.

- Internal Audit Department (under the BOS) regularly conducts the remote monitoring toward the operations of units, the implementation of the General Director's instructions from time to time and reports to the BOD, BOS, and BOM.

- In the year 2024, the BOD and BOM proactively and timely issued the policies, action programs, proposed appropriate solutions focusing on the implementation of business pushing remedies, speeding up the handling progress and concentrated to settle and resolve difficulties, obstacles faced by each branch units in the entire system, assuring the business growing aims to be fulfilled.

Given the aims of improving or serving quality, assuring the best security and privacy for the customers, SAIGONBANK has invested in servers and upgraded Oracle database management from version 10g to 19c, as well as successful data migration between old and new servers. The year 2024 also marked the success of launching biometrical identification function on SAIGONBANK Smart Banking in line with the prerequisites and expected roadmap defined by the SBV.

Following the prevailing market trends, SAIGONBANK has delivered financial services and products on high tech and digital facility to the clientele such as apps namely SAIGONBANK smart banking, SAIGONBANK pay, eKYC function, online savings... having the customers rest assured with high security and privacy during their banking journey with us.

SAIGONBANK has boosted the payment connection for public services, as well as set up points of direct Tax/Duty or fee collection in Thu Duc City and districts/subdistricts... to bring the convenience, efficiency, and speed to customers' transaction experience, to give an effort for forming cashless payment habit upon the directives of the Government.

- Fostering the capability of planning work, monitoring and managing the financial aspects of SAIGONBANK's business, controlling the operational expenditures; flexibly managing fund balancing and interest rate policy; as well as prudently controlling asset quality and credit assessment, risk management to be strengthened on an on going basis.

- Spreading the propaganda and advertisement for SAIGONBANK trade name, enabling the approachability of ourself and our banking products to a wider public via social, humanitarian and community financing program: working closely as a companion with the program of free optical surgery for the poor patient and the program of the 1000th operation, offering drinking water to people in areas of drought and salt marsh, handing over gifts to offsprings of the union labors who have struggled with difficult situations in Can Tho City; financing the festival Ooc Om Boc – Dua Ghe Ngo of Soc Trang province in 2024, carrying out charity work, donating through the Central Committee of Vietnam Fatherland Front and local administration units to help people in the North with the aftermath situations.

4. Activities of Committees under the BOD (if any):

According to the regulations of the SBV, the BOD has established the Human Resources Committee and the Risk Committee:

4.1. Human Resources Committee:

The Human Resources Committee (HRC) was established under Decision No.76/QD-HDQT dated April 28, 2010, of the BOD in accordance with the provisions of the law and has been improved several times to suit SAIGONBANK's actual operation from time to time. In 2024, HRC has performed its functions, tasks and reportedly achieved following results:

- Strategically advising the BOD on matters within the BOD's authority including developing human resource policy, selecting and appointing personnel to positions within the BOD's authority; defining regime on salary, remuneration, bonus for employees at SAIGONBANK; assisting the BOD in supervising the execution of regime, policy on human resources and other human resource management activities of SAIGONBANK;

- Consulting the BOD on handling personnel issues that have arisen during the process of electing, appointing, dismissing, removing officials in accordance with statutes, regulations;

- Overseeing SAIGONBANK's compliance with the provisions of the law on utilizing the human resources;

- Proposing to send managerial officers, staff to training programs, symposiums to have their knowledge stay abreast of prevailing legal requirements and to improve their professions;

- Through HRC's advisory work, the BOD has given timely attention and direction, thereby enhanced SAIGONBANK's qualified human resources, especially in developing an IT talent pool that possesses high level of specialty and professionalism to fulfill the personnel demand of banking industry within the current context of digital transformation.

- Regarding organizational structure, HRC has advised, improved organizational model in the direction of streamlining, specializing and clearly defining functions, tasks, effectively enhancing cooperation among departments and business units.

4.2. Risk Committee:

The Risk Committee (RC) was established under Decision No.77/QD-HDQT dated April 28, 2010, of the BOD in accordance with the provisions of the law and has been improved several times to suit SAIGONBANK's actual operation from time to time. By strictly sticking to SAIGONBANK's business plan for 2024 and operations, RC has performed its functions, tasks as follows:

- Strategically advising the BOD on issuing regulations and policies of risk management within the BOD's authority in accordance with the provisions of the law and SAIGONBANK's charter;

- Analyzing, issuing warnings about the potential risks that could possibly impact the safe business of SAIGONBANK and measures for preventing these risks in short term as well as long term.

- Reviewing, assessing the congruence and effectiveness of SAIGONBANK's risk management procedures, policies to make recommendations, proposals to the BOD on requirements for changes to current procedures, policies and strategies.

- Consulting the BOD for approving SAIGONBANK's investments, related transactions, governance policy and risk resolving plan within the scope of functions and tasks assigned by the BOD.

- Reviewing and deciding SAIGONBANK's significant risks portfolio, thereby developing active solutions in managing and mitigation risks. In particular, the management, recovery and handling bad debts, doubtful debts has been given top priority, which is appropriate with general policy of the Government and the SBV;

- Supervising the implementation of Circular No.41/2016/TT-NHNN dated December 30, 2016 (amended and supplemented) of the SBV prescribing prudential ratios for operations of banks and Circular No.13/2018/TT-NHNN dated May 18, 2018 of the SBV prescribing internal control systems of commercial banks; advise the BOD on issuing regulations, policies within the BOD's authority related to risk

management for SAIGONBANK's operation as provisioned by the law. In 2024, SAIGONBANK has issued 12 regulations, policies on risk management in accordance with Basel II standard;

- Regularly observing the execution of SAIGONBANK's risk management policies; timely producing risk warnings and respective recommendations for SAIGONBANK's regulations, policies and services;

- Advising the BOD on supervising the implementation of critical risk limits.

- Advising the BOD on controlling the balanced capital position and liquidity, interest rate risk management to ensure safety, effectiveness and the compliance with regulatory limits for the Bank's operation.

- Advising the BOD on the execution of liquidity, market, operation and credit risk management in the entire system. Building, creating a governance structure that shall be systematic, consistent, effective and suited to the Bank's operation scale.

5. Resolutions/Decisions issued by the BOD (Annual report of 2024):

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
1.	135/SGB-HĐQT-NQ	05/01/2024	Implementation of charter capital raise from issuing shares plan	100%
2.	217/SGB-HĐQT-NQ	11/01/2024	Selecting auditing company to review semi-annual financial statement, audit annual financial statement and operation of internal control system in 2024 of Saigon Bank for Industry and Trade	100%
3.	26/SGB-HĐQT-NQ	15/01/2024	Dismissal of the Deputy General Director position of Saigon Bank for Industry and Trade	100%
4.	50/SGB-HĐQT-NQ	18/01/2024	Reappointment of Managerial Officer at Bac Lieu Branch	100%
5.	51/SGB-HĐQT-NQ	18/01/2024	Reappointment of Managerial Officers at Hoan Kiem Branch	100%
6.	52/SGB-HĐQT-NQ	18/01/2024	Reappointment of Managerial Officers at Ha Noi Branch	100%
7.	53/SGB-HĐQT-NQ	18/01/2024	Dismissal from position of Long Bien Branch Director	100%
8.	54/SGB-HĐQT-NQ	18/01/2024	Appointment of Managerial Officers at Ba Chieu Branch	100%
9.	55/SGB-HĐQT-NQ	18/01/2024	Appointment of Managerial Officers at Binh Thuan Branch	100%
10.	56/SGB-HĐQT-NQ	18/01/2024	Changing office term of Lao Cai Branch Director	100%
11.	57/SGB-HĐQT-NQ	18/01/2024	Dismissal from position of Tan Dinh Branch Director	100%

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
12.	58/SGB-HĐQT-NQ	18/01/2024	Appointment of of Managerial Officers Tan Dinh Branch	100%
13.	647/SGB-HĐQT-NQ	15/02/202	Internal Capital Adequacy Assessment Report in 2023 of Saigon Bank for Industry and Trade	100%
14.	1088/SGB-HĐQT-NQ	15/03/2024	Issuance of “Regulations on bank guarantee activities of Saigon Bank for Industry and Trade”	100%
15.	1126/SGB-HĐQT-NQ	18/03/2024	Restructuring plan associated with handling bad debt for the period 2021-2025 of Saigon Bank for Industry and Trade	100%
16.	1454/SGB-HĐQT-NQ	04/04/2024	Amending, supplementing and abolishing some articles of “Regime on term deposits at Saigon Bank for Industry and Trade” according to Decision No.368/QĐ-SGB-HĐQT dated June 25, 2019, of the BOD of Saigon Bank for Industry and Trade (amended and supplemented)	100%
17.	1560/SGB-HĐQT-NQ	10/04/2024	The last registration date for dividend payment by shares	100%
18.	1721/SGB-HĐQT-NQ	22/04/2024	Approval of SAIGONBANK’s Development Strategy	100%
19.	149/SGB-HĐQT-NQ	22/05/2024	Reappointment of Managerial Officers at Cau Giay Branch	100%
20.	162/SGB-HĐQT-NQ	28/05/2024	Dismissal from position of Tien Giang Branch Director	100%
21.	163/SGB-HĐQT-NQ	28/05/2024	Appointment of Managerial Officers at Tien Giang Branch	100%
22.	2217/SGB-HĐQT-NQ	28/05/2024	Relocation of Hang Ma Transaction Office under Hoan Kiem Branch	100%
23.	2381/SGB-HĐQT-NQ	06/06/2024	Restructuring plan associated with handling bad debt for the period 2021-2025 of Saigon Bank for Industry and Trade	100%
24.	217/SGB-HĐQT-NQ	12/07/2024	Reappointment of Managerial Officers at Hai Phong Branch	100%
25.	218/SGB-HĐQT-NQ	12/07/2024	Appointment of Managerial Officers at Soc Trang Branch	100%
26.	219/SGB-HĐQT-NQ	12/07/2024	Reappointment of Managerial Officers at Quang Ninh Branch	100%

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
27.	3091/SGB-HĐQT- NQ	12/07/2024	Resolution on Issuance of Decision on amending, supplementing some articles of “Regulations on SAIGONBANK’s customer lending activities” according to Decision No.838/QĐ-SGB-HĐQT dated August 30, 2023, of the BOD	100%
28.	230/SGB-HĐQT-NQ	22/07/2024	Resolution on Finalized remuneration budget of the management and employees in 2023	100%
29.	3250/SGB-HĐQT- NQ	23/07/2024	Resolution on Issuance of Decision on amending, supplementing, replacing, abolishing some articles of “Regulations on criteria for determining a customer, a customer and related persons, lending limits, lending policies and the lending, monitoring, managing of customer, a customer and related persons at SAIGONBANK” according to Decision No.839/QĐ-SGB-HĐQT dated August 30, 2023, of the BOD	100%
30.	3380/SGB-HĐQT- NQ	31/07/2024	Resolution on Issuance of “Regulations on asset classification within operations of Saigon Bank for Industry and Trade” and “Regulations on level and method of making risk provision, utilizing provisions to resolve risks within operations of Saigon Bank for Industry and Trade”	100%
31.	3436/SGB-HĐQT- NQ	02/08/2024	Resolution on Issuance of “Regulations on liquidity management at Saigon Bank for Industry and Trade”	100%
32.	3500/SGB-HĐQT- NQ	06/08/2024	Resolution on SAIGONBANK’s transfer of buying SBBS shares right to other existing shareholders to raise SBBS’s charter capital	100%
33.	251/SGB-HĐQT-NQ	12/08/2024	Resolution on Policy of appointing 01 additional Deputy General Director at Saigon Bank for Industry and Trade	100%

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
34.	883/QĐ-SGB-HĐQT	14/08/2024	Decision on Issuance of “Development Strategy of Saigon Bank for Industry and Trade to 2025, oriented to 2030 (including Comprehensive Financial Plan) according to Decision No.34/QĐ-NHNN dated January 07, 2019, and Decision No.1309/QĐ-NHNN dated July 24, 2020, of the SBV”	100%
35.	3621/SGB-HĐQT- NQ	14/08/2024	Resolution on Issuance of “Development Strategy of Saigon Bank for Industry and Trade to 2025, oriented to 2030 (including Comprehensive Financial Plan) according to Decision No.34/QĐ-NHNN dated January 07, 2019, and Decision No.1309/QĐ-NHNN dated July 24, 2020, of the SBV”	100%
36.	268/SGB-HĐQT-NQ	16/08/2024	Resolution on the dismissal of Mr. Nguyễn Đình Nam from the position of Chief Accountant concurrently Director of Internal Accounting and Finance Department of SAIGONBANK.	100%
37.	269/SGB-HĐQT-NQ	16/08/2024	Resolution on the appointment of Mr. Nguyen Dinh Nam as Deputy General Director of SAIGONBANK	100%
38.	270/SGB-HĐQT-NQ	16/08/2024	Resolution on the appointment of Mr. Pham Tan Tai as Chief Accountant concurrently Director of Internal Accounting and Finance Department of SAIGONBANK	100%
39.	887/QĐ-SGB-HĐQT	16/08/2024	Decision on the dismissal of Mr. Nguyen Dinh Nam from the position of Chief Accountant concurrently Director of Internal Accounting and Finance Department of SAIGONBANK.	100%
40.	889/QĐ-SGB-HĐQT	16/08/2024	Decision on the appointment of Mr. Nguyen Dinh Nam to the position of Deputy General Director of SAIGONBANK.	100%
41.	890/QĐ-SGB-HĐQT	16/08/2024	Decision on the appointment of Mr. Pham Tan Tai to the position of Chief Accountant concurrently serving as Director of Internal Accounting and Finance Department of SAIGONBANK.	100%

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
42.	3848/SGB-HĐQT- NQ	28/08/2024	Resolution on the final registration date to exercise the right to nominate and elect candidates for the Board of Directors and Supervisory Board of SAIGONBANK for the office term 2024-2029.	100%
43.	3849/SGB-HĐQT- NQ	28/08/2024	Resolution on the final registration date for shareholders to exercise the right to attend the General Meeting to elect members of the Board of Directors and Board of Supervisors for the office term 2024-2029.	100%
44.	4042/SGB-HĐQT- NQ	11/09/2024	Resolution on the issuance of regulations on letters of credit operations and other business activities related to letters of credit at SAIGONBANK.	100%
45.	4043/SGB-HĐQT- NQ	11/09/2024	Resolution on the issuance of the organizational and operational regulations of the Credit Council of SAIGONBANK.	100%
46.	4044/SGB-HĐQT- NQ	11/09/2024	Resolution on transferring functions and responsibilities about anti-money laundering from the Legal Department to the Non-Credit Risk Management Department.	100%
47.	301/SGB-HĐQT-NQ	20/09/2024	Resolution on reappointing Managerial Officers at Ba Dinh Branch.	100%
48.	302/SGB-HĐQT-NQ	20/09/2024	Resolution on appointing personnel to be the capital representative of SAIGONBANK at Saigonbank-Berjaya Securities Joint Stock Company.	100%
49.	4255/SGB-HĐQT- NQ	20/09/2024	Resolution on the 2024 salary and remuneration plan for employees and managers.	100%
50.	4256/SGB-HĐQT- NQ	20/09/2024	Resolution on the distribution of profits for 2023.	100%
51.	310/SGB-HĐQT-NQ	30/09/2024	Resolution on consolidating the personnel of Risk Management Committee of SAIGONBANK.	100%
52.	1015/QĐ-SGB- HĐQT	30/09/2024	Decision on consolidating the personnel of Risk Management Committee of SAIGONBANK	100%
53.	4376/SGB-HĐQT- NQ	30/09/2024	Resolution on relocation of Thanh Nhan Transaction Office under the Hanoi Branch.	100%

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
54.	361/SGB-HĐQT-NQ	31/10/2024	Resolution on amending and supplementing Article 7 of the Regulations on Appointment, Reappointment, Dismissal, Removal, and Rotation of Officers, issued with Decision No. 113/2012/QĐ-HĐQT on September 17, 2012, by the Board of Directors of SAIGONBANK.	100%
55.	1087/QĐ-SGB-HĐQT	31/10/2024	Decision on amending and supplementing Article 7 of the Regulations on Appointment, Reappointment, Dismissal, Removal, and Rotation of Officers, issued with Decision No. 113/2012/QĐ-HĐQT on September 17, 2012, by the Board of Directors of SAIGONBANK.	100%
56.	1102/QĐ-SGB-HĐQT	01/11/2024	Decision on appointing Mr. Tran Thanh Giang to the position of General Director of SAIGONBANK for the office term 2024-2029.	100%
57.	372/SGB-ĐHĐCĐ-NQ	01/11/2024	Resolution of the Extraordinary General Meeting in 2024	100%
58.	379/SGB-HĐQT-NQ	01/11/2024	Resolution on electing Chairman of the Board of Directors for the office term 2024-2029.	100%
59.	386/SGB-HĐQT-NQ	01/11/2024	Resolution on appointing the General Director of SAIGONBANK for the 2024-2029 term.	100%
60.	396/SGB-HĐQT-NQ	07/11/2024	Resolution on the establishment of the Risk Management Committee of SAIGONBANK.	100%
61.	397/SGB-HĐQT-NQ	07/11/2024	Resolution on the establishment of the Human Resources Committee of SAIGONBANK.	100%
62.	399/SGB-HĐQT-NQ	07/11/2024	Resolution on establishing the Office of the Board of Directors and appointing the Chief of the Office concurrently responsible for corporate governance at SAIGONBANK.	100%
63.	1126/QĐ-SGB-HĐQT	07/11/2024	Decision on establishing the Office of the Board of Directors under the Board of Directors of SAIGONBANK.	100%
64.	1129/QĐ-SGB-HĐQT	07/11/2024	Decision on appointing the Chief of the Office of the Board of Directors concurrently responsible for corporate governance at SAIGONBANK.	100%
65.	1133/QĐ-SGB-HĐQT	08/11/2024	Decision on establishing the Risk Management Committee of SAIGONBANK	100%

No	Resolution no./ Decision no.	Date (2024)	Heading	Consensus
66.	5669/SGB-HĐQT- NQ	09/12/2024	Resolution on the roadmap for compliance with regulations on capital contribution and shareholding limits as specified in Clause No. 5, Article No. 137 of the Law on Credit Institutions.	100%
67.	416/SGB-HĐQT- NQ	09/12/2024	Resolution on appointing Managerial Officers at Hue Branch.	100%
68.	426-SGN-HĐQT- NQ	11/12/2024	Resolution on appointing Managerial Officers at at Dong Da Branch.	100%
69.	5762/SGB-HĐQT- NQ	11/12/2024	Resolution on issuing regulations of SAIGONBANK's internal credit rating system.	100%

III. Board of Supervisor (Annual report of 2024)

1. Information about the BOS members

No.	BOS Members	Position	The date becoming/ ceasing to be a member of the BOS		Professional qualification
			Appointment Date	Dismissal date	
1	Dang Thi Kieu Phuoc	Chief Supervisor	04/10/2019	Ending date of office term 2019-2024 as of November 01 2024	Bachelor of Economics
2	Vu Quynh Mai	Full-time Supervisor	01/11/2024		Bachelor of Economics
3	Nguyen Dao Phuong Linh	Full-time Supervisor	01/11/2024		Bachelor of Economics
4	Tran The Truyen	Chief Supervisor	01/11/2024		Bachelor of Economics, Bachelor of Law
5	Nguyen Ai	Part-time Supervisor	01/11/2024		Master's Degree, Bachelor of Economics
6	Nguyen Ngoc Dang Khoa	Full-time Supervisor	01/11/2024		Master's Degree, Bachelor of Economics

2. BOS meetings

No.	BOS members	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Dang Thi Kieu Phuoc	04/04	100%	100%	Ending date of office term 2019-2024 as of November 01 2024
2	Vu Quynh Mai	07/07	100%	100%	-
3	Nguyen Dao Phuong Linh	07/07	100%	100%	-
4	Tran The Truyen	03/03	100%	100%	Office term 2024-2029 as of November 01 2024
5	Nguyen Ai	03/03	100%	100%	Office term 2024-2029 as of November 01 2024
6	Nguyen Ngoc Dang Khoa	03/03	100%	100%	Office term 2024-2029 as of November 01 2024

3. BOS's oversight over the BOD, the BOM and Shareholders:

- The BOS has carried out their work of supervision over SAIGONBANK's governance and executive operations in respect of its compliance with the law and internal rules, charter, resolutions or decisions of the GMS, the BOD.

- The BOS attended the BOD meetings to stay abreast of the situation of achieving expected targets, executing the BOD's and BOM's plans.

- The internal audit has been organized and implemented to fulfill assigned tasks and execute the approved internal audit plan of SAIGONBANK. Through internal audit activities, on the one hand, the BOS has monitored the compliance with legal and internal regulations of SAIGONBANK. On the other hand, the BOS can evaluate the efficiency of critical business activities as well as figure out the possibility that SAIGONBANK's safe operation might be exposed to certain potential risks.

- Shareholders owning 1% or above of the charter capital, together with related members of the BOD, of the BOS, of the General Director of SAIGONBANK have been listed; this list has been maintained and regularly updated upon changes.

Other inspection and supervisory activities have been conducted as prescribed by the law.

4. Coordination between the BOS and the BOD and other managers:

The coordination has been always ensured on the basis of equality and independence, strict alignment with regulations issued by the State Bank of Vietnam. The BOS has raised their opinions and recommendations to the BOD and the BOM expecting an enhancement of the internal control system, risk mitigation, legal compliance either with the law or with the internal regulations.

This contributed to improve the quality, efficiency, and safe operation of the Bank.

The BOS has received necessary information and documents regarding executive management, operation, and business activities of SAIGONBANK to well perform their job of inspection and supervision.

5. Other activities of the BOS:

The BOS has carried out appointment and reappointment for positions in the Internal Audit Department and directed this department to submit reports as required by the SBV.

The BOS members have been assigned to directly join with the Internal Audit Department in inspecting activities at SAIGONBANK's branches.

IV. The Board of Management (BOM)

No.	BOM Members	Date of birth	Professional qualification	Appointment/dismissal date of BOM members
1	Mr. Tran Thanh Giang General Director (office term 2024-2029)	26/11/1971	Master of Business Administration, Bachelor of Law	Reappointed as on: November 01, 2024
2	Mrs. Vo Thi Nguyet Minh – Permanent Deputy General Director	27/03/1962	Bachelor of Economics	Appointed as on August 01, 2013
3	Mr. Tran Quoc Thanh - Deputy General Director	02/03/1976	- Master of Economics, Bachelor of Law	Reappointed as on September 01, 2023
4	Mr. Pham Hoang Hong Thinh - Deputy General Director	25/05/1969	Bachelor of Economics	Reappointed as on September 01, 2023
5	Mr. Nguyen Tan Phat - Deputy General Director	15/05/1976	Bachelor of Science in Informatics Technology Engineer of Information Security	Reappointed as on Decenber 01, 2022 Dismissed as on February 01, 2024
6	Mr. Nguyen Dinh Nam	24/12/1968	Bachelor of Economics	Appointed as on September 01, 2024

V. Chief accountant

No.	Full name	Date of Birth	Professional qualification	Appointment/dismissal date
1	Mr. Nguyen Dinh Nam	24/12/1968	Bachelor of Economics	Appointed as on February 01, 2023 Dismissed as on September 01, 2024

No.	Full name	Date of Birth	Professional qualification	Appointment/dismissal date
2	Mr. Pham Tan Tai	10/8/1983	Bachelor of Finance and Banking	Appointed as on September 01, 2024

VI. Training on Corporate Governance:

Corporate governance training courses attended by members of the BOD, of the BOS, of Director (General Director), other Managerial Officers and the Corporate Secretary in accordance with corporate governance regulations:

During the course of 2024, SAIGONBANK offered diverse training sessions to its relevant staff, covering topics as follows: updated knowledge of bidding operations; skills for identifying genuine and counterfeit money; skills for distinguishing authentic and forged documents in the banking sector; methods for authenticating counterfeit electronic data in banking, composing proper template of credit granting contracts and loan security agreements in line with the Civil Code; financial crime, anti-money laundering, sanctions compliance, and international payments in banking activities;...

VII. List of related persons of the public company (Annual report of 2024) and transactions of related persons of the Company:

1. List of related persons of the Company: (Appendix 01).
2. Transactions between the Company and its related persons or between the Company and its major shareholders, internal members and related persons of internal members: None.
3. Transactions between internal members of the Company, related persons of internal members and the Company's subsidiary/affiliate or another company in which the Company takes control power: None.
4. Transactions between the Company and other parties:
 - 4.1. Transactions between the Company and another company of which members of the BOD, the BOS, Director (General Director) and other managers have been founding members or members of the BOD, of the BOS, of the Director (General Director) or CEO in three (03) most recent years (as at the time of reporting): None
 - 4.2. Transactions between the Company and another company of which the related persons with its members of the BOD, of the BOS, of the Director (General Director/CEO): None.
 - 4.3. Other transactions of the Company (if any) may bring material or non-material benefits to members of the BOD, of the BOS, of the Director (General Director) and other managers: None.

**VIII. Share transactions of internal members and their related persons
(Annual report of 2024)**

1. List of internal members and their related persons: (Appendix 02).
2. Transactions of internal members and related persons concerning shares of the Company: None.

IX. Other significant concerns: None.

Khuon *Phu*

CHAIRMAN *Phu*

Recipients:

- As stated above;
- HR and Administration Department (filing),
- BOD Office (filing)



VŨ QUANG LÂM





Appendix 1. List of SAIGONBANK's related persons
As at December 31, 2024

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
1	Assets Management Company		01/11/2024			Subsidiary company	
2	Ho Chi Minh City Party Committee Office		01/11/2024			Organizations owning more than 5% of charter capital	
3	SAIGON PETRO CO.,LTD		01/11/2024				
4	Ky Hoa Tourist and Trading CO.,LTD		01/11/2024				
5	Phu Nhuan Construction and Housing Trading Co.,LTD		01/11/2024				
6	Vu Quang Lam	Chairman	01/11/2024				Chairman
6.1	Dao Van Anh		01/11/2024			Wife	
6.2	Vu Quang Loi		01/11/2024			Father	
6.3	Ha Thi Thao		01/11/2024			Mother	
6.4	Dao Tien Tuong		01/11/2024			Father in-law	
6.5	Nguyen Thi Van		01/11/2024			Mother in-law	
6.6	Vu Quang Hy		01/11/2024			Child	
6.7	Vu Quang Bao Han		01/11/2024			Child	
6.8	Vu Manh Loc		01/11/2024			Sibling	
6.9	Vu Huy Long		01/11/2024			Sibling	
6.10	Tran Thi Mong Thu		01/11/2024			Sister in-law	
6.11	Vu Quy Lan		01/11/2024			Sibling	
6.12	Nguyen Thi Loan		01/11/2024			Sister in-law	
6.13	Vu Thi Thuy Lan		01/11/2024			Sibling	
6.14	Nguyen Duc Hien		01/11/2024			Brother in-law	
6.15	Vu Thai Lang		01/11/2024			Sibling	
6.16	Vu Thanh Lam		01/11/2024			Sibling	
6.17	Phan Thi Anh		01/11/2024			Sister in-law	
6.18	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
6.19	Ho Chi Minh City Party Committee Office		01/11/2024			Authorized organization to represent capital contributions and shares for members of the Board of Directors	
6.20	Phu Nhuan Construction and Housing Trading CO., LTD		01/11/2024			Authorized organization to represent capital contributions and shares for members of the Board of Directors	
7	Nguyen Thanh Long	Board member	01/11/2024			Board member	



No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
7.1	Luu Hong Thai		01/11/2024			Wife	
7.2	Nguyen Huu Ba		01/11/2024			Father	
7.3	Nguyen Thi Do		01/11/2024			Mother	
7.4	Luu Huynh Khung		01/11/2024			Father in-law	
7.5	Nguyen Thi Bach Nhung		01/11/2024			Mother in-law	
7.6	Nguyen Phuc Vinh		01/11/2024			Child	
7.7	Nguyen Phuc Quang		01/11/2024			Child	
7.8	Nguyen Kim Ngoc		01/11/2024			Sibling	
7.9	Duong Van Hien		01/11/2024			Brother in-law	
7.10	Nguyen Kim Cuong		01/11/2024			Sibling	
7.11	Thai Van Thanh		01/11/2024			Brother in-law	
7.12	Nguyen Kim Hong		01/11/2024			Sibling	
7.13	Nguyen Thanh Hai		01/11/2024			Sibling	
7.14	Huynh Thanh Thao		01/11/2024			Sister in-law	
7.15	Ho Chi Minh City Petroleum Company Limited		01/11/2024			Authorized organization to represent capital contributions and shares for members of the Board of Directors	
7.16	Ky Hoa Tourist Trading one member limited liability Company		01/11/2024				
7.17	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
8	Tran Thanh Giang	Board member, General Director	01/11/2024			Board member, General Director	
8.1	Tran Thuy Dong Thy		01/11/2024			Wife	
8.2	Tran Van Minh		01/11/2024			Father	
8.3	Nguyen Thi Le Hoa		01/11/2024			Mother	
8.4	Tran Minh Thanh		01/11/2024			Father in-law	
8.5	Ngo Ngoc Bich Tu		01/11/2024			Mother in-law	
8.6	Tran Ngoc Bao Khuc		01/11/2024			Child	
8.7	Tran Tuyen Kham		01/11/2024			Child	
8.8	Tran Dong Giang		01/11/2024			Sibling	
8.9	Tran Thi Huong Giang		01/11/2024			Sibling	
8.10	Tran Van Tam		01/11/2024			Brother in-law	
8.11	Tran Thi Lam Giang		01/11/2024			Sibling	
8.12	Le Quoc Hung		01/11/2024			Brother in-law	
8.13	Tran Nguyen Long Giang		01/11/2024			Sibling	
8.14	Su Ngoc Linh		01/11/2024			Sister in-law	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
8.15	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
8.16	Au Viet paint production and trading company limited		01/11/2024			Mrs. Tran Thuy Dong Thy (wife) is a capital contributing member	
8.17	Jesco Asia Joint Stock Company		01/11/2024			Trần Nguyễn Long Giang (Sibling) is CEO	
9	Ton Thi Nhat Giang	Board member	01/11/2024			Board member	
9.1	Ton Ngoc Dong		01/11/2024			Father	
9.2	Le Thi Hong Van		01/11/2024			Mother	
9.3	Tran Quoc Thao		01/11/2024			Husband	
9.4	Tran Quoc Khang		01/11/2024			Child	
9.5	Tran Quoc Thinh		01/11/2024			Father in-law	
9.6	Dang Thi Phong		01/11/2024			Mother in-law	
9.7	Ton Thi Huong Giang		01/11/2024			Sibling	
9.8	Ton Hoang Giang		01/11/2024			Sibling	
9.9	Tran Quoc Hieu		01/11/2024			brother in-law	
9.10	Duong Tien Nhat		01/11/2024			Brother in-law	
9.11	Nguyen Ngoc Mai		01/11/2024			Sister in-law	
9.12	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
10	Pham Hoai Nam	Board member	01/11/2024			Board member	
10.1	Nguyen Do Ai Khanh		01/11/2024			Wife	
10.2	Pham Van Huong		01/11/2024			Father	
10.3	Nguyen Thi Ngoc Bich		01/11/2024			Mother	
10.4	Nguyen Trong Mien		01/11/2024			Father in-law	
10.5	Do Sen Huong		01/11/2024			Mother in-law	
10.6	Pham Hong Truong		01/11/2024			Con	
10.7	Pham Hong Anh		01/11/2024			Con	
10.8	Pham Trieu Duong		01/11/2024			Sibling	
10.9	Nguyen Thi Hong Nhung		01/11/2024			Sister in-law	
10.10	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
11	Nguyen Thi Hong Thuy	Independent Board member	01/11/2024			Independent Board member	
11.1	Huynh Van Em		01/11/2024			Husband	
11.2	Nguyen The Da (Vu Kim Xuyen)		01/11/2024			Father	
11.3	Nguyen Thi Thu		01/11/2024			Mother	
11.4	Huynh Van Chu		01/11/2024			Father in-law	
11.5	Do Thi Phan		01/11/2024			Mother in-law	
11.6	Huynh Minh Chau		01/11/2024			Child	
11.7	Huynh Vu Khanh Chau		01/11/2024			Child	
11.8	Nguyen Thi Tuyet		01/11/2024			Sibling	
11.9	Nguyen Van Kim		01/11/2024			Brother in-law	
11.10	Nguyen Thi Thu Giang		01/11/2024			Sibling	
11.11	Nguyen Thi Thu Van		01/11/2024			Sibling	
11.12	Dang Tan Tai		01/11/2024			Brother in-law	
11.13	Nguyen Vu Kim Khoa		01/11/2024			Sibling	
11.14	Marcela		01/11/2024			Sister in-law	
11.15	Nguyen Vu Kim Khoi		01/11/2024			Sibling	
11.16	Nghiem Bao Thi Hanh Lan		01/11/2024			Sister in-law	
11.17	Nguyen Thi Thu Hang		01/11/2024			Sibling	
11.18	Nguyen Vu Kim Khuong		01/11/2024			Sibling	
11.19	Ho Minh Nguyet		01/11/2024			Sister in-law	
11.20	Nguyen Vu Kim Khanh		01/11/2024			Sibling	
11.21	Dang Thi Mong Tran		01/11/2024			Sister in-law	
11.22	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
12	Phan Thi Bich Nguyet	Independent Board member	01/11/2024			Independent Board member	
12.1	Le Truong Son		01/11/2024			Husband	
12.2	Phan Van Nhiem		01/11/2024			Father	
12.3	Duong Thi Tuyet		01/11/2024			Mother	
12.4	Le Van Trieu		01/11/2024			Father in-law	
12.5	Nguyen Thi Minh		01/11/2024			Mother in-law	
12.6	Le Phan Truong Long		01/11/2024			Child	
12.7	Nguyen Thuy Cat Phuong		01/11/2024			Daughter in-law	
12.8	Le Phan Truong An		01/11/2024			Child	
12.9	Phan Anh Dung		01/11/2024			Sibling	
12.10	Nguyen Hong Diem Phuong		01/11/2024			Sister in-law	
12.11	Phan Thi Bich Hanh		01/11/2024			Sibling	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
12.12	Assets Management Company		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
13	Tran The Truyen	Head of the Supervisory Board	01/11/2024			Head of the Supervisory Board	
13.1	Nguyen Thanh Thuy		01/11/2024			Wife	
13.2	Tran Van Tan		01/11/2024			Father	
13.3	Nguyen Thi Bay		01/11/2024			Mother	
13.4	Nguyen Van Chin		01/11/2024			Father in-law	
13.5	Ha Thi Kim Lieng		01/11/2024			Mother in-law	
13.6	Tran Nguyen Nhat Khoa		01/11/2024			Child	
13.7	Tran Quang Vinh		01/11/2024			Sibling	
13.8	Tran Kim Dien		01/11/2024			Sibling	
13.9	Huynh Minh Hai		01/11/2024			Brother in-law	
13.10	Tran Thi Suong		01/11/2024			Sibling	
13.11	Trinh Minh Thuy		01/11/2024			Brother in-law	
13.12	Tran The Tuyen		01/11/2024			Sibling	
13.13	Bui Thi Nguyet Hong		01/11/2024			Sister in-law	
13.14	Tran The Trung		01/11/2024			Sibling	
13.15	Nguyen Thi Huong Thuy		01/11/2024			Sister in-law	
13.16	Assets Management Company		01/11/2024			A subsidiary where the declarant is the Head of the Supervisory Board of the parent credit institution.	
14	Nguyen Ai	Member of the Supervisory Board	01/11/2024			Member of the Supervisory Board	
14.1	Thai Thanh Bao Linh		01/11/2024			Wife	
14.2	Nguyen Ha Bao Nghi		01/11/2024			Child	
14.3	Nguyen Thai Duy Minh		01/11/2024			Child	
14.4	Nguyen Ngoc Anh		01/11/2024			Father	
14.5	Pham Thi Cam		01/11/2024			Mother	
14.6	Nguyen Dung		01/11/2024			Sibling	
14.7	Nguyen Thi Nga		01/11/2024			Sister in-law	
14.8	Nguyen Thi Hien		01/11/2024			Sibling	
14.9	Lam Minh Tuan		01/11/2024			Brother in-law	
14.10	Nguyen Lanh		01/11/2024			Sibling	
14.11	Thai Thanh Binh		01/11/2024			Father in-law	
14.12	Nguyen Thi Loan		01/11/2024			Mother in-law	
14.13	Nguyen Kim Investment and Development Joint Stock Company		01/11/2024			Head of internal audit department	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
14.14	Nam Sai Gon Development Joint Stock Company		01/11/2024			Member of the Supervisory Board	
14.15	Saigon Logistic Trading Joint Stock Company		01/11/2024			Head of the Supervisory Board	
14.16	Saigon Sundries Electric Appliances Joint Stock Company		01/11/2024			Head of the Supervisory Board	
14.17	Hoan My Joint Stock Company		01/11/2024			Head of the Supervisory Board	
14.18	Assets Management Company		01/11/2024			A subsidiary where the declarant is the Head of the Supervisory Board of the parent credit institution.	
15	Vu Quynh Mai	Member of the Supervisory Board	01/11/2024			Member of the Supervisory Board	
15.1	Tran Ngoc Thanh		01/11/2024			Husband	
15.2	Vu Dinh Mai		01/11/2024			Father	
15.3	Le Thi Mai		01/11/2024			Mother	
15.4	Tran Gia Nghi		01/11/2024			Father in-law	
15.5	Le Thi Kim Ba		01/11/2024			Mother in-law	
15.6	Tran Quynh Chi		01/11/2024			Child	
15.7	Tran Bao Khang		01/11/2024			Child	
15.8	Vu Truc Mai		01/11/2024			Sibling	
15.9	Quach An Cuong		01/11/2024			Brother in-law	
15.10	Vu Thuy Mai		01/11/2024			Sibling	
15.11	Bui The Hanh		01/11/2024			Brother in-law	
15.12	Vu Tu Mai		01/11/2024			Sibling	
15.13	Duong Thanh Liem		01/11/2024			Brother in-law	
15.14	Assets Management Company		01/11/2024			A subsidiary where the declarant is the Head of the Supervisory Board of the parent credit institution.	
16	Nguyen Dao Phuong Linh	Member of the Supervisory Board	01/11/2024			Member of the Supervisory Board	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
16.1	Le Minh Dao Em		01/11/2024			Husband	
16.2	Nguyen Hoang Long		01/11/2024			Father	
16.3	Dao Giang Huong		01/11/2024			Mother	
16.4	Le Van Trieu		01/11/2024			Father in-law	
16.5	Chung Thi Nga		01/11/2024			Mother in-law	
16.6	Le Nguyen Gia An		01/11/2024			Child	
16.7	Le Hoang Khang		01/11/2024			Child	
16.8	Nguyen Hoang Hiep		01/11/2024			Sibling	
16.9	Assets Management Company		01/11/2024			A subsidiary where the declarant is the Head of the Supervisory Board of the parent credit institution.	
17	Nguyen Ngoc Dang Khoa	Member of the Supervisory Board	01/11/2024			Member of the Supervisory Board	
17.1	Nguyen Pham Thuy Tien		01/11/2024			Wife	
17.2	Nguyen Ngoc Phu		01/11/2024			Father	
17.3	Lam Thi Diep		01/11/2024			Mother	
17.4	Nguyen Huu Truong		01/11/2024			Father in-law	
17.5	Pham Thi Tuong		01/11/2024			Mother in-law	
17.6	Nguyen Minh An		01/11/2024			Child	
17.7	Nguyen Minh Anh		01/11/2024			Child	
17.8	Nguyen Ngoc My Tram		01/11/2024			Sibling	
17.9	Cu Chi Commercial and Industrial developing Investment Joint Stock Company		01/11/2024			Supervisor	
17.10	Assets Management Company		01/11/2024			A subsidiary where the declarant is the Head of the Supervisory Board of the parent credit institution.	
18	Vo Thi Nguyet Minh	Deputy General Manager permanent	01/08/2013			Deputy General Manager permanent	
18.1	Vo Van Hon		01/08/2013			Father	
18.2	Le Thi Kheo		01/08/2013			Mother	
18.3	Ho Sau		01/08/2013			Father in-law	
18.4	Huyh Thi Tinh		01/08/2013			Mother in-law	
18.5	Ho Tan Tai		01/08/2013			Husband	
18.6	Ho Nhat Duy		01/08/2013			Child	
18.7	Ho Nhat Nam		01/08/2013			Child	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
18.8	Vo Van Kiem		01/08/2013			Sibling	
18.9	Vo Van Tiem		01/08/2013			Sibling	
18.10	Vo Van Tam		01/08/2013			Sibling	
18.11	Vo Van Thanh		01/08/2013			Sibling	
18.12	Vo Thi Ngoc Anh		01/08/2013			Sibling	
18.13	Vo Thi Suong		01/08/2013			Sibling	
18.14	Sai Quoc Toan		01/08/2013			Brother in-law	
18.15	Le Thi Kim Hue		01/08/2013			Sister in-law	
18.16	Nguyen Thi Tuyet Trinh		01/08/2013			Sister in-law	
18.17	Nguyen Phu Trung		01/08/2013			Brother in-law	
18.18	Grassland Equipment Company Limited		01/08/2013			A company where the executive management (or their authorized representative) is the spouse, parent, child (including adoptive father, adoptive mother, adopted child, father-in-law, mother-in-law, daughter-in-law, son-in-law, stepfather, stepmother, stepchild of the spouse), sibling (including half-brother, half-sister), brother-in-law, sister-in-law, or their authorized representative of the executive who is a manager, a member of the Supervisory Board, or a capital contributor/shareholder owning $\geq 5\%$ of the charter capital/voting shares of the company/credit institution.	
18.19	Assets Management Company		01/08/2013			subsidiaries in which the Executive Board (or authorized person) is a manager or member of the Supervisory Board of the parent company/parent credit institution.	
19	Tran Quoc Thanh	Deputy General Manager	01/09/2023			Deputy General Manager	
19.1	Tran Van Ngau		01/09/2023			Father	
19.2	Bui Thi Tuoi		01/09/2023			Mother	
19.3	Huynh Ba Hiep		01/09/2023			Father in-law	
19.4	Phan Kien Trinh		01/09/2023			Mother in-law	
19.5	Huynh Thi Minh Tran		01/09/2023			Wife	
19.6	Tran Quoc Anh		01/09/2023			Child	
19.7	Tran Huynh Minh Anh		01/09/2023			Child	
19.8	Tran Tuan Anh		01/09/2023			Child	
19.9	Tran Thi My Dung		01/09/2023			Sibling	
19.10	Do Van Ty		01/09/2023			Brother in-law	

No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
19.11	Kim Ngan Construction - Trading private enterprise		01/09/2023			The company/credit institution in which the Executive Board (or authorized person) is the spouse, father, mother, children (including adoptive father, adoptive mother, adopted child, father-in-law (father-in-law), mother-in-law (mother-in-law)), daughter-in-law (son-in-law), stepfather, stepmother, stepchild of spouse, biological brother, biological sister, Sibling (including half-brothers, half-sisters or half-siblings), brother son-in-law, sister-in-law, sister-in-law, brother-in-law (or authorized person rights from these people) of the Executive who is a manager, member of the Supervisory Board, capital contributing member/shareholder owning $\geq 5\%$ of the charter capital/VCP with voting rights of the Company/Credit Institution	
19.12	Assets Management Company		01/09/2023			Subsidiary companies whose members of the Board of Directors (or authorized persons) are managers and members of the Supervisory Board of the parent company/parent credit institution	
20	Pham Hoang Hong Thinh	Deputy General Manager	01/09/2023			Deputy General Manager	
20.1	Pham Hoang Ba		01/09/2023			Father	
20.2	Pham Thi Hong Diem		01/09/2023			Mother	
20.3	Hoang Ngoc		01/09/2023			Father in-law	
20.4	Le Thi Minh		01/09/2023			Mother in-law	
20.5	Hoang Thi Quynh Hoa		01/09/2023			Wife	
20.6	Pham Hoang Hong Phuc		01/09/2023			Child	
20.7	Pham Hoang Phuc Tam		01/09/2023			Child	
20.8	Pham Hoang Hong Hoa		01/09/2023			Sibling	
20.9	Pham Hoang Hong Viet		01/09/2023			Sibling	
20.10	Pham Hoang Hong Lien		01/09/2023			Sibling	
20.11	Pham Hoang Hong Minh		01/09/2023			Sibling	
20.12	Pham Hoang Hong Cuong		01/09/2023			Sibling	
20.13	Pham Thi Phuong		01/09/2023			Sister in-law	
20.14	Ngo Quoc Dinh		01/09/2023			Brother in-law	
20.15	Vu Thi Anh Thu		01/09/2023			Sister in-law	
20.16	Assets Management Company		01/09/2023			Subsidiaries in which the Executive Board (or authorized person) is a manager or member of the Supervisory Board of the parent company/parent credit institution.	



No.	Name of organization/individual	Position at the company (if available)	Time the person became a relevant person	Time the person ceased to be a relevant person	Reasons	Relationship with the company	Notes
21	Nguyen Dinh Nam	Deputy General Manager	01/09/2024			Deputy General Manager	
21.1	Luu Thi Thanh Huc		01/09/2024			Wife	
21.2	Nguyen Luu Thai Dung		01/09/2024			Child	
21.3	Nguyen Dinh Huan		01/09/2024			Father	
21.4	Nguyen Thi Bach Tuvet		01/09/2024			Mother	
21.5	Le Thi Nu		01/09/2024			Mother in-law	
21.6	Luu Thai Khai		01/09/2024			Father in-law	
21.7	Nguyen Dinh Trung		01/09/2024			Sibling	
21.8	Truong Thi Dua		01/09/2024			Sister in-law	
21.9	Assets Management Company		01/09/2024			Subsidiaries in which the Executive Board (or authorized person) is a manager or member of the Supervisory Board of the parent company/parent credit institution.	
22	Pham Tan Tai	Chief Accountant and Head of Financial Accounting Department	01/09/2024			Chief Accountant and Head of Financial Accounting Department	
0	Pham Van Tu		01/09/2024			Father	
22.2	Dao Thi Hoang		01/09/2024			Mother	
22.3	Pham Van Minh		01/09/2024			Sibling	
22.4	Pham Thi Thanh Trang		01/09/2024			Sibling	
22.5	Nguyen Thi Thuy		01/09/2024			Sister in-law	
22.6	Nguyen Van Hai		01/09/2024			Brother in-law	
22.7	Saigon Ha Long Hotel Tourism Joint Stock Company		01/09/2024			Related organizations	

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Appendix 2) LIST OF SAIGONBANK'S INTERNAL PERSONS AND RELATED PERSONS OF INTERNAL MEMBERS AS AT DECEMBER 31, 2024

Unit: Number of share

No.	Name	Position in the company (if any)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
I	BOARD OF DIRECTORS				
1	VU QUANG LAM	CHAIRMAN	0	0	
1.1	DAO VAN ANH	NO	0	0	
1.2	VU QUANG LOI	NO	0	0	
1.3	HA THI THAO	NO	0	0	
1.4	DAO TIEN TUONG	NO	0	0	
1.5	NGUYEN THI VAN	NO	0	0	
1.6	VU QUANG HY	NO	0	0	
1.7	VU QUANG BAO HAN	NO	0	0	
1.8	VU MANH LOC	NO	0	0	
1.9	VU HUY LONG	NO	0	0	
1.10	TRAN THI MONG THU	NO	0	0	
1.11	VU QUY LAN	NO	0	0	
1.12	NGUYEN THI LOAN	NO	0	0	
1.13	VU THI THUY LAN	NO	0	0	
1.14	NGUYEN DUC HIEN	NO	0	0	
1.15	VU THAI LANG	NO	0	0	
1.16	VU THANH LAM	NO	0	0	
1.17	PHAN THI ANH	NO	0	0	
1.18	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
1.19	OFFICE OF CITY PARTY COMMITTEE	NO	61.610.533	18,18	
1.20	PHU NHUAN CONSTRUCTION AND HOUSING TRADING CO., LTD	NO	56.375.000	16,64	
2	NGUYEN THANH LONG	MEMBER OFF BOARD OF DIRECTORS	0	0	
2.1	LUU HONG THAI	NO	0	0	
2.2	NGUYEN HUU BA	NO	0	0	
2.3	NGUYEN THI DO	NO	0	0	
2.4	LUU HUYNH KHUNG	NO	0	0	
2.5	NGUYEN THI BACH NHUNG	NO	0	0	
2.6	NGUYEN PHUC VINH	NO	0	0	
2.7	NGUYEN PHUC QUANG	NO	0	0	
2.8	NGUYEN KIM NGOC	NO	0	0	
2.9	DUONG VAN HIEN	NO	0	0	
2.10	NGUYEN KIM CUONG	NO	0	0	
2.11	THAI VAN THANH	NO	0	0	
2.12	NGUYEN KIM HONG	NO	0	0	
2.13	NGUYEN THANH HAI	NO	0	0	
2.14	HUYNH THANH THAO	NO	0	0	
2.15	SAIGON PETRO CO.,LTD	NO	47.708.053	14,08	
2.16	KY HOA TOURIST AND TRADING CO.,LTD	NO	55.400.943	16,35	
2.17	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
3	TRAN THANH GIANG	MEMBER OFF BOARD OF DIRECTORS, GENERAL DIRECTOR	0	0	
3.1	TRAN THUY DONG THY	NO	0	0	
3.2	TRAN VAN MINH	NO	0	0	
3.3	NGUYEN THI LE HOA	NO	0	0	
3.4	TRAN MINH THANH	NO	0	0	



No.	Name	Position in the company (if any)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
3.5	NGO NGOC BICH TU	NO	0	0	
3.6	TRAN NGOC BAO KHUE	NO	0	0	
3.7	TRAN TUYEN KHAM	NO	0	0	
3.8	TRAN DONG GIANG	NO	0	0	
3.9	TRAN THI HUONG GIANG	NO	0	0	
3.10	TRAN VAN TAM	NO	0	0	
3.11	TRAN THI LAM GIANG	NO	0	0	
3.12	LE QUOC HUNG	NO	0	0	
3.13	TRAN NGUYEN LONG GIANG	NO	0	0	
3.14	SU NGOC LINH	NO	0	0	
3.15	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
3.16	AU VIET PAINTING TRADING CO., LTD.	NO	0	0	
3.17	JESCO ASIA JOINT STOCK COMPANY	NO	0	0	
4	TON THI NHAT GIANG	MEMBER OF BOARD OF DIRECTORS	0	0	
4.1	TON NGOC DONG	NO	0	0	
4.2	LE THI HONG VAN	NO	0	0	
4.3	TRAN QUOC THAO	NO	0	0	
4.4	TRAN QUOC KHANG	NO	0	0	
4.5	TRAN QUOC THINH	NO	0	0	
4.6	DANG THI PHONG	NO	0	0	
4.7	TON THI HUONG GIANG	NO	0	0	
4.8	TON HOANG GIANG	NO	0	0	
4.9	TRAN QUOC HIEU	NO	0	0	
4.10	DUONG TIEN NHAT	NO	0	0	
4.11	NGUYEN NGOC MAI	NO	0	0	
4.12	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
5	PHAM HOAI NAM	MEMBER OF BOARD OF DIRECTORS	0	0	
5.1	NGUYEN DO AI KHANH	NO	0	0	
5.2	PHAM VAN HUONG	NO	0	0	
5.3	NGUYEN THI NGOC BICH	NO	0	0	
5.4	NGUYEN TRONG MIEN	NO	0	0	
5.5	DO SEN HUONG	NO	0	0	
5.6	PHAM HONG TRUONG	NO	0	0	
5.7	PHAM HONG ANH	NO	0	0	
5.8	PHAM TRIEU DUONG	NO	0	0	
5.9	NGUYEN THI HONG NHUNG	NO	0	0	
5.10	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
6	NGUYEN THI HONG THUY	INDEPENDENT MEMBER OF BOARD OF DIRECTORS	0	0	
6.1	HUYNH VAN EM	NO	0	0	
6.2	NGUYEN THE DA (VU KIM XUYEN)	NO	0	0	
6.3	NGUYEN THI THU	NO	0	0	
6.4	HUYNH VAN CHU	NO	0	0	
6.5	DO THI PHAN	NO	0	0	
6.6	HUYNH MINH CHAU	NO	0	0	
6.7	HUYNH VU KHANH CHAU	NO	0	0	
6.8	NGUYEN THI TUYET	NO	0	0	
6.9	NGUYEN VAN KIM	NO	0	0	
6.10	NGUYEN THI THU GIANG	NO	0	0	

No.	Name	Position in the company (if any)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
6.11	NGUYEN THI THU VAN	NO	0	0	
6.12	DANG TAN TAI	NO	0	0	
6.13	NGUYEN VU KIM KHOA	NO	0	0	
6.14	MARCELA	NO	0	0	
6.15	NGUYEN VU KIM KHOI	NO	0	0	
6.16	NGHIEM BAO THI HANH LAN	NO	0	0	
6.17	NGUYEN THI THU HANG	NO	0	0	
6.18	NGUYEN VU KIM KHUONG	NO	0	0	
6.19	HO MINH NGUYET	NO	0	0	
6.20	NGUYEN VU KIM KHANH	NO	0	0	
6.21	DANG THI MONG TRAN	NO	0	0	
6.22	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
7	PHAN THI BICH NGUYET	INDEPENDENT MEMBER OF BOARD OF DIRECTORS	0	0	
7.1	LE TRUONG SON	NO	0	0	
7.2	PHAN VAN NHIEM	NO	0	0	
7.3	DUONG THI TUYET	NO	0	0	
7.4	LE VAN TRIEU	NO	0	0	
7.5	NGUYEN THI MINH	NO	0	0	
7.6	LE PHAN TRUONG LONG	NO	0	0	
7.7	NGUYEN THUY CAT PHUONG	NO	0	0	
7.8	LE PHAN TRUONG AN	NO	0	0	
7.9	PHAN ANH DUNG	NO	0	0	
7.10	NGUYEN HONG DIEM PHUONG	NO	0	0	
7.11	PHAN THI BICH HANH	NO	0	0	
7.12	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
II	BOARD OF SUPERVISORS	NO			
I	TRAN THE TRUYEN	CHIEF SUPERVISOR	3.666	0,001	
1.1	NGUYEN THANH THUY	NO	0	0	
1.2	TRAN VAN TAN	NO	0	0	
1.3	NGUYEN THI BAY	NO	0	0	
1.4	NGUYEN VAN CHIN	NO	0	0	
1.5	HA THI KIM LIENG	NO	0	0	
1.6	TRAN NGUYEN NHAT KHOA	NO	0	0	
1.7	TRAN QUANG VINH	NO	0	0	
1.8	TRAN KIM DIEN	NO	0	0	
1.9	HUYNH MINH HAI	NO	0	0	
1.10	TRAN THI SUONG	NO	0	0	
1.11	TRINH MINH THUY	NO	0	0	
1.12	TRAN THE TUYEN	NO	0	0	
1.13	BUI THI NGUYET HONG	NO	0	0	
1.14	TRAN THE TRUNG	NO	0	0	
1.15	NGUYEN THI HUONG THUY	NO	0	0	
1.16	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
2	NGUYEN AI	SUPERVISOR	0	0	
2.1	THAI THANH BAO LINH	NO	0	0	
2.2	NGUYEN HA BAO NGHI	NO	0	0	
2.3	NGUYEN THAI DUY MINH	NO	0	0	
2.4	NGUYEN NGOC ANH	NO	0	0	
2.5	PHAM THI CAM	NO	0	0	
2.6	NGUYEN DUNG	NO	0	0	
2.7	NGUYEN THI NGA	NO	0	0	
2.8	NGUYEN THI HIEN	NO	0	0	
2.9	LAM MINH TUAN	NO	0	0	
2.10	NGUYEN LANH	NO	0	0	
2.11	THAI THANH BINH	NO	0	0	
2.12	NGUYEN THI LOAN	NO	0	0	
2.13	NGUYEN KIM INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY	NO	0	0	
2.14	SOUTH SAI GON DEVELOPMENT JOINT STOCK COMPANY	NO	0	0	
2.15	SAI GON FOOD JOINT STOCK COMPANY	NO	0	0	



No.	Name	Position in the company (if any)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
2.16	SAIGON ELECTRICAL MACHINERY JOINT STOCK COMPANY	NO	68.330	0,02	
2.17	HOAN MY JOINT STOCK COMPANY	NO	0	0	
2.18	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
3	VU QUYNH MAI	SUPERVISOR	17.084	0,005	
3.1	TRAN NGOC THANH	NO	0	0	
3.2	VU DINH MAI	NO	0	0	
3.3	LE THI MAI	NO	0	0	
3.4	TRAN GIA NGHI	NO	0	0	
3.5	LE THI KIM BA	NO	0	0	
3.6	TRAN QUYNH CHI	NO	0	0	
3.7	TRAN BAO KHANG	NO	0	0	
3.8	VU TRUC MAI	NO	0	0	
3.9	QUACH AN CUONG	NO	0	0	
3.10	VU THUY MAI	NO	9.878	0,0029	
3.11	BUI THE HANH	NO	0	0	
3.12	VU TU MAI	NO	0	0	
3.13	DUONG THANH LIEM	NO	0	0	
3.14	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
4	NGUYEN DAO PHUONG LINH	SUPERVISOR	193	0,0001	
4.1	LE MINH DAO EM	NO	0	0	
4.2	NGUYEN HOANG LONG	NO	0	0	
4.3	DAO GIANG HUONG	NO	0	0	
4.4	LE VAN TRIEU	NO	0	0	
4.5	CHUNG THI NGA	NO	0	0	
4.6	LE NGUYEN GIA AN	NO	0	0	
4.7	LE HOANG KHANG	NO	0	0	
4.8	NGUYEN HOANG HIEP	NO	0	0	
4.9	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
5	NGUYEN NGOC DANG KHOA	SUPERVISOR	1.100	0,0003	
5.1	NGUYEN PHAM THUY TIEN	NO	0	0	
5.2	NGUYEN NGOC PHU	NO	0	0	
5.3	LAM THI DIEP	NO	0	0	
5.4	NGUYEN HUU TRUONG	NO	0	0	
5.5	PHAM THI TUONG	NO	0	0	
5.6	NGUYEN MINH AN	NO	0	0	
5.7	NGUYEN MINH ANH	NO	0	0	
5.8	NGUYEN NGOC MY TRAM	NO	0	0	
5.9	CU CHI INDUSTRY - TRADE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY	NO	0	0	
	ASSETS MANAGEMENT CO.,LTD				
III	BOARD OF MANAGEMENT				
1	TRAN THANH GIANG	MEMBER OF BOARD OF DIRECTORS, GENERAL DIRECTOR	0	0	
1.1	TRAN THUY DONG THY	NO	0	0	
1.2	TRAN VAN MINH	NO	0	0	
1.3	NGUYEN THI LE HOA	NO	0	0	
1.4	TRAN MINH THANH	NO	0	0	
1.5	NGO NGOC BICH TU	NO	0	0	
1.6	TRAN NGOC BAO KHUE	NO	0	0	
1.7	TRAN TUYEN KHAM	NO	0	0	
1.8	TRAN DONG GIANG	NO	0	0	
1.9	TRAN THI HUONG GIANG	NO	0	0	
1.10	TRAN VAN TAM	NO	0	0	
1.11	TRAN THI LAM GIANG	NO	0	0	
1.12	LE QUOC HUNG	NO	0	0	
1.13	TRAN NGUYEN LONG GIANG	NO	0	0	
1.14	SU NGOC LINH	NO	0	0	
1.15	ASSETS MANAGEMENT CO.,LTD	NO	0	0	

No.	Name	Position in the company (if any)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
1.16	AU VIET PAINTING TRADING COMPANY LTD.	NO	0	0	
1.17	JESCO ASIA JOINT STOCK COMPANY	NO	0	0	
2	VO THI NGUYET MINH	PERMANENT EXECUTIVE DEPUTY GENERAL DIRECTOR	0	0	
2.1	VO VAN HON	NO	0	0	
2.2	LE THI KHEO	NO	0	0	
2.3	HO SAU	NO	0	0	
2.4	HUYNH THI TINH	NO	0	0	
2.5	HO TAN TAI	NO	0	0	
2.6	HO NHAT DUY	NO	587	0,00017	
2.7	HO NHAT NAM	NO	0	0	
2.8	VO VAN KIEM	NO	0	0	
2.9	VO VAN TIEM	NO	0	0	
2.10	VO VAN TAM	NO	0	0	
2.11	VO VAN THANH	NO	0	0	
2.12	VO THI NGOC ANH	NO	0	0	
2.13	VO THI SUONG	NO	0	0	
2.14	SAI QUOC TOAN	NO	0	0	
2.15	LE THI KIM HUE	NO	0	0	
2.16	NGUYEN THI TUYET TRINH	NO	0	0	
2.17	NGUYEN PHU TRUNG	NO	0	0	
2.18	THAO NGUYEN EQUIPMENT ONE MEMBER TRADING COMPANY LIMITED	NO	0	0	
2.19	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
3	TRAN QUOC THANH	DEPUTY GENERAL DIRECTOR	0	0	
3.1	TRAN VAN NGAU	NO	0	0	
3.2	BUI THI TUOI	NO	0	0	
3.3	HUYNH BA HIEP	NO	0	0	
3.4	PHAN KIEN TRINH	NO	0	0	
3.5	HUYNH THI MINH TRAN	NO	0	0	
3.6	TRAN QUOC ANH	NO	0	0	
3.7	TRAN HUYNH MINH ANH	NO	0	0	
3.8	TRAN TUAN ANH	NO	0	0	
3.9	TRAN THI MY DUNG	NO	0	0	
3.10	DO VAN TY	NO	0	0	
3.11	KIM NGAN CONSTRUCTION AND TRADING PRIVATE ENTERPRISE	NO	0	0	
3.12	ASSETS MANAGEMENT CO.,LTD	NO	0	0	
4	PHAM HOANG HONG THINH	DEPUTY GENERAL DIRECTOR	0	0	
4.1	PHAM HOANG BA	NO	0	0	
4.2	PHAM THI HONG DIEM	NO	0	0	
4.3	HOANG NGOC	NO	0	0	
4.4	LE THI MINH	NO	0	0	
4.5	HOANG THI QUYNH HOA	NO	0	0	
4.6	PHAM HOANG HONG PHUC	NO	0	0	
4.7	PHAM HOANG PHUC TAM	NO	0	0	
4.8	PHAM HOANG HONG HOA	NO	0	0	
4.9	PHAM HOANG HONG VIET	NO	0	0	
4.10	PHAM HOANG HONG LIEN	NO	0	0	
4.11	PHAM HOANG HONG MINH	NO	0	0	
4.12	PHAM HOANG HONG CUONG	NO	0	0	
4.13	PHAM THI PHUONG	NO	0	0	
4.14	NGO QUOC DINH	NO	0	0	
4.15	VU THI ANH THU	NO	2.307	0,00068	
4.16	ASSETS MANAGEMENT CO.,LTD	NO	0	0	



No.	Name	Position in the company (if any)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
5	NGUYEN DINH NAM	DEPUTY GENERAL DIRECTOR	760	0,00022	
5.1	LUU THI THANH HUE	NO	0	0	
5.2	NGUYEN LUU THAI DUNG	NO	0	0	
5.3	NGUYEN THI BACH TUYET	NO	0	0	
5.4	LE THI NU	NO	0	0	
5.5	LUU THAI KHAI	NO	0	0	
5.6	NGUYEN DINH TRUNG	NO	0	0	
5.7	TRUONG THI DUA	NO	0	0	
5.8	ASSETS MANAGEMENT CO.,LTD		0	0	
IV	KE TOAN TRUONG				
1	PHAM TAN TAI	CHIEF ACCOUNTANT CUM HEAD OF FINANCE ACCOUNTING DEPARTMENT			
1.1	PHAM VAN TU	NO	0	0	
1.2	DAO THI HOANG	NO	0	0	
1.3	PHAM VAN MINH	NO	0	0	
1.4	PHAM THI THANH TRANG	NO	0	0	
1.5	NGUYEN THI THUY	NO	0	0	
1.6	NGUYEN VAN HAI	NO	0	0	
1.7	SAI GON HA LONG HOTEL TOURISM JOINT STOCK COMPANY	NO	0	0	

Kuud