

**REPORT ON CORPORATE GOVERNANCE**  
**(2025)**

**To: - State Securities Commission;**  
**- Stock Exchange**

- Name of company: KIEN LONG COMMERCIAL JOINT STOCK BANK
- Address of head office: 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province
- Telephone: 0297.3869950 Fax: 0297.3877538 Email: kienlong@kienlongbank.com
- Chartered capital: VND 5,821,705,260,000
- Stock symbol: KLB
- Governance model: General Meeting of Shareholders, Board of Directors (BOD), Board of Supervisors (BOS), Chief Executive Officer and Director (According to Point a, Article 137 of the Enterprise Law 2020)
- Implementation of internal audit: Implemented

**I. Activities of the General Meeting of Shareholders (GMS)**

1. On April 25, 2025, Kien Long Commercial Joint Stock Bank (KienlongBank/Bank) successfully held the 2025 Annual General Meeting of Shareholders (GMS). Based on reports, submissions, and through discussions, the 2025 GMS passed Resolution No. 01/NQ-DHDCD dated April 25, 2025, with the following contents:

- 1.1 Approval of the Report of the Board of Directors on activities in 2024 and operational plan for 2025;
- 1.2 Approval of KienlongBank's Report on Business performance in 2024 and Business plan for 2025
- 1.3 Approval of the Report of the Board of Supervisor on operation in 2024 and operational plan for 2025;
- 1.4 Approval of 2024 Audited consolidated financial statements of KienlongBank, audited by MOORE AISC Auditing and Informatics Services Company Limited;
- 1.5 Approval of the Plan for 2024 Profit Distribution;
- 1.6 Approval of the Listing Plan of KienlongBank's Shares on the Stock Exchange;
- 1.7 Approval of the Listing of Bonds Publicly Issued by KienlongBank;
- 1.8 Approval of the proposed Remediation Plan in Case of Early Intervention in accordance with Article 143 of the Law on Credit Institutions 2024;
- 1.9 Approval of the Selection of Independent Auditing Firm for the 2026 Fiscal Year;

1.10 Approval of the authorization and assignment the Board of Directors to decide on several issues within the authority of the General Meeting of Shareholders.

2. In the process of implementing Resolution No. 01/NQ-DHDCD of the General Meeting of Shareholders, to promptly deploy key strategic plans for development orientation, while ensuring the interests of KienlongBank as well as its shareholders, KienlongBank organized an extraordinary General Meeting of Shareholders on July 15, 2025. At this meeting, the General Meeting of Shareholders approved Resolution No. 02/NQ-DHDCD with the following main contents:

- 2.1 Approval of the Adjustment of the 2024 retained earnings distribution plan.
- 2.2 Approval of the Plan to increase chartered capital by issuing shares to pay dividends.
- 2.3 Approval of the Amendments and supplements to the Charter of KienlongBank.
- 2.4 Approval of the Amendments and supplements to Regulation of Organization and Operation of the Board of Directors of KienlongBank.
- 2.5 Approval of the Amendments and supplements to the Internal Governance Regulations of KienlongBank.

## II. Board of Directors

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

No.	Board of Directors' Member	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	Date of becoming/ceasing to be the member of the Board of Directors	
			Appointment date	Termination date
1	Mr. Tran Ngoc Minh	Chairman of the Board of Directors Non-Executive Member	Re-elected by the GMS from April 27, 2023	-
2	Ms. Nguyen Thi Hong Hanh	Vice Chairman of the BOD Non-Executive Member	Newly elected by the GMS from April 26, 2024	-
3	Mr. Kim Minh Tuan	Independent Member of BOD Non-Executive Member	Newly elected by the GMS from October 26, 2024	-
4	Ms. Nguyen Thi Thanh Huong	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
5	Mr. Bui Thanh Hai	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
6	Mr. Le Khac Gia Bao	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-

No.	Board of Directors' Member	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	Date of becoming/ceasing to be the member of the Board of Directors	
			Appointment date	Termination date
7	Mr. Nguyen Cao Cuong	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
8	Mrs. Nguyen Thuy Nguyen	Independent Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
9	Mr. Nguyen Chi Hieu	Independent Member of BOD Non-Executive Member	Newly elected by the GMS from October 26, 2024	-

## 2. Meetings of the Board of Directors:

In 2025 the Board of Directors held 52 meetings (including regular and extraordinary meetings and written opinions) to consider and decide on matters under the authority of the Board of Directors.

No.	Board of Directors' Member	Number of meetings attended	Attendance rate (%)	Reason for absence
1	Mr. Tran Ngoc Minh	52/52	100.00	
2	Ms. Nguyen Thi Hong Hanh	52/52	100.00	
3	Mr. Kim Minh Tuan	52/52	100.00	
4	Ms. Nguyen Thi Thanh Huong	52/52	100.00	
5	Mr. Bui Thanh Hai	52/52	100.00	
6	Mr. Le Khac Gia Bao	52/52	100.00	
7	Mr. Nguyen Cao Cuong	52/52	100.00	
8	Mrs. Nguyen Thuy Nguyen	52/52	100.00	
9	Mr. Nguyen Chi Hieu	52/52	100.00	

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

From the beginning of 2025, members of the Board of Directors (BOD) for the 2023–2027 term (9 members, including 3 independent members) have continued to perform their assigned duties in accordance with KienlongBank’s internal regulations and legal requirements, ensuring the optimal contribution of each member.

The BOD and its Committees carry out governance and supervision tasks in key operational areas of the Bank, in compliance with the law and KienlongBank’s internal regulations, while also monitoring and supervising the activities of the Executive Board to provide timely directions and strategies aligned with business plans for each stage, driving business growth. Specifically:

- a. Organizing, directing, and overseeing the strict implementation of reporting requirements under current regulations, such as the 2024 annual financial report, 2024 annual report, quarterly financial reports for 2025, 2025 Interim Financial Statements and reports required by the State Bank of Vietnam.
- b. Regularly supervising the compliance of insiders and related parties with information disclosure regulations, both periodic and ad hoc, in accordance with the law and State Bank of Vietnam requirements.
- c. Directing efforts to accelerate reform and strongly restructure the Bank's organizational model toward efficiency and streamlining, enhancing governance quality and human resources development. Several internal documents have been revised, supplemented, or newly issued to align with the Law on Credit Institutions 2024 and KienlongBank’s actual operations.
- d. Directing and supervising the Board of Management in implementing the resolutions of the General Meeting of Shareholders
- e. Directing and supervising the Board of Management in completing documentation and implementing tasks with dispatch related to and completing the listing of KienlongBank’s shares on the stock exchange in accordance with the General Meeting of Shareholders’ resolution.
- f. Directing and supervising the Board of Management in organizing and accomplishing the main operational targets in the Bank Restructuring Plan associated with addressing non-performing loans for the period 2024–2025, in accordance with Decision No. 689/QĐ-TTg dated June 8, 2022, of the Prime Minister. By December 31, 2025, KienlongBank are among the first commercial banks to achieve 100% of the targets outlined in this Plan.
- g. Supervising the Bank’s business performance through periodic reports from the Executive Board to provide timely strategic guidance, aligned with the money market conditions and the actual situation at KienlongBank.

In the upcoming period, the BOD’s supervision of the Board of Management will continue to be strengthened to further enhance the Bank's governance and oversight capabilities, in line with the Bank’s development orientation as assigned by the General Meeting of Shareholders.



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

The BOD operates under its current Organizational and Operational Regulations. It has established advisory and support bodies to assist in governance, including: (1) Human Resources Committee, and (2) Risk Management Committee. These committees operate in accordance with their respective organizational and operational regulations approved by the BOD.

In 2025, the subcommittees have effectively fulfilled their advisory roles by reporting promptly and providing proposals and opinions on issues under the BOD's authority, thus enhancing governance and oversight efficiency of BOD in compliance with both KienlongBank's internal regulations and legal requirements.

##### (1) Human Resources Committee (HRC):

The HRC has 5 members, appointed in compliance with laws and internal regulations in order to advise and assist the BOD in performing duties related to personnel affairs. In 2025, the HRC held 91 meetings to assist the BOD in completing high-level personnel work such as: Senior personnel appointments; Staffing decisions at departments/units under its authority; Review and submit the BOD to issue new internal policies aligned with legal regulations.

##### (2) Risk Management Committee (RMC):

The RMC has 4 members, also appointed in accordance with laws and internal regulations. It advises and supports the BOD in fulfilling its risk management responsibilities. From the start of 2025, the RMC held 6 meetings to support risk governance efforts such as implementing KienlongBank's risk management strategy and preparing internal capital adequacy assessments for the SBV. In the context of Vietnam ongoing economic challenges and new legal frameworks in 2025, the RMC has proactively fulfilled its advisory function in compliance with the law and its operating regulations. This active safeguarding has helped the BOD revise internal policies to reflect current legal requirements and issue strategic decisions in risk management.

The RMC's meetings have reviewed and assessed: The Bank's safety levels under various risk scenarios; The adequacy and effectiveness of existing risk management processes and policies; Recommendations to revise internal risk-related regulations of the Bank.

#### 5. Resolutions/Decisions of the Board of Directors

##### 5.1. Resolutions of the Board of Directors

No.	Resolution No.	Date	Content	Approval Rate (%)
1	01/NQ-HDQT	22/01/2025	Change of location for KienlongBank – Dak Lak Branch	100
2	01.1/NQ-HDQT	14/02/2025	Approval of the draft report on capital adequacy assessment for 2024	100
3	02/NQ-HDQT	21/02/2025	Final registration date for shareholder rights for 2025 GMS	100

No.	Resolution No.	Date	Content	Approval Rate (%)
4	03/NQ-HDQT	24/02/2025	Agreement on the contents of the Decision approving settlement of land lot subject to clearance for high-rise commercial complex project in Da Nang	100
5	04/NQ-HDQT	25/02/2025	Approval on the amendment and supplementation of the content of Resolution 24/NQ-HDQT dated 26/12/2023 approving the receipt of collaterals in place of debt obligations at KienlongBank, Nha Be Branch	100
6	05/NQ-HDQT	03/03/2025	Approval of additional salary payment for 2024 based on KPI results	100
7	06/NQ-HDQT	02/04/2025	Approval of documents for 2025 Annual General Meeting of Shareholders (GMS)	100
8	07/NQ-HDQT	04/04/2025	Approval of additional GMS documentation	100
9	08/NQ-HDQT	29/04/2025	Re-signing of the labor contract with Acting General Director of KienlongBank	100
10	09/NQ-HDQT	29/04/2025	Approval of health insurance policy for relatives of KienlongBank managers	100
11	10/NQ-HDQT	05/05/2025	Approval of contingency plan under early intervention (in accordance with Article 143 of Law on Credit Institutions 2024)	100
12	11/NQ-HDQT	19/05/2025	Consolidation of KienlongBank's organizational model	-
13	12/NQ-HDQT	28/05/2025	Approval of record date for shareholder rights to attend 2025 Extraordinary General Meeting	100
14	13/NQ-HDQT	02/06/2025	Approval to amend KienlongBank's operating license to include additional business lines	100
15	14/NQ-HDQT	02/06/2025	Approval to reissue KienlongBank's establishment and operating license	100
16	15/NQ-HDQT	06/06/2025	Approval of relocation and renaming of Ba Dinh Transaction Office (Hanoi Branch)	100
17	16/NQ-HDQT	19/06/2025	Approval of documentation for KienlongBank's 2025 Extraordinary General Meeting of Shareholders	100
18	17/NQ-HDQT	19/06/2025	Profit distribution and fund allocation in 2024 of Kien Long Asset Management and Debt Exploitation One Member Co., Ltd. - Kien Long Commercial Joint Stock Bank (single-member limited liability)	100
19	18/NQ-HDQT	07/07/2025	Approval of the update and supplementation of amendments to Clause 3, Article 2 of the Charter of KienlongBank according to Appendix 1 of the Proposal No. 11/TTr-	100

No.	Resolution No.	Date	Content	Approval Rate (%)
			HĐQT dated June 19, 2025, from the Board of Directors of KienlongBank (changing the address information of the KienlongBank headquarters)	
20	19/NQ-HDQT	07/07/2025	Approval of the change of address information for representative offices, branches, and transaction offices of KienlongBank	100
21	20/NQ-HDQT	15/07/2025	Approval of the implementation of procedures for issuing shares to increase charter capital through issuing shares to pay dividends	100
22	21/NQ-HDQT	15/07/2025	Approval of the registration of listing shares on Ho Chi Minh City Stock Exchange	100
23	22/NQ-HDQT	15/07/2025	Approval of the reference price calculation method on the first trading day for KienlongBank shares	100
24	23/NQ-HDQT	29/07/2025	Approval of the policy of public bond offering to increase Tier 2 capital for KienlongBank in the 2025-2026 period	66.67
25	24/NQ-HDQT	30/07/2025	Approval of the transaction limits framework for financial institutions for the year 2025 of KienlongBank	100
26	25/NQ-HDQT	01/08/2025	Approval of the cooperation agreement between KienlongBank and KienlongBank Asset Management Company	100
27	26/NQ-HDQT	11/08/2025	Approval of the change of operation location for KienlongBank – Soc Trang Branch – Vinh Chau Transaction Office	100
28	27/NQ-HDQT	25/08/2025	Approval of the transactions between KienlongBank and related parties in accordance with the law	66.67
29	28/NQ-HDQT	03/09/2025	Approval of the market risk limits and investment in valuable papers for 2025 of KienlongBank	100
30	29/NQ-HDQT	15/09/2025	Approval of the early adoption plan for capital adequacy ratio calculations according to Circular No. 14/2025/TT-NHNN dated June 30, 2025, of the State Bank of Vietnam on capital adequacy ratios for operations of commercial banks and foreign bank branches	100
31	30/NQ-HDQT	16/09/2025	Approval of the issuance plan, usage and repayment plan for funds, and public bond offering registration documents of KienlongBank	66.67

No.	Resolution No.	Date	Content	Approval Rate (%)
32	31/NQ-HDQT	29/09/2025	Approval of the adjustment to increase the chartered capital of KienlongBank from 3,652,818,780 VND to 5,821,705,260,000 VND	100
33	32/NQ-HDQT	17/10/2025	Approval of the implementation of incentive policies for Business Units, Regional Directors, Divisions, Representative Offices, Board of Directors' Office, Internal Audit Department, and other Departments and Centers at the Head Office in supporting the completion of business targets for 2025	66.67
34	33/NQ-HDQT	22/10/2025	Approval of the list of nominees for the appointment of the General Director of KienlongBank	100
35	34/NQ-HDQT	28/10/2025	Approval of the registration of listing shares on the Ho Chi Minh City Stock Exchange	100
36	35/NQ-HDQT	11/11/2025	Approval of the change of operation location for KienlongBank – Dong Nai Branch	100
37	36/NQ-HDQT	11/11/2025	Approval of the policy for changing the name and operation location for KienlongBank – Quang Nam Branch	100
38	37/NQ-HDQT	01/12/2025	Approval of the selection of the reference price calculation method on the first trading day of KienlongBank shares	100
39	38/NQ-HDQT	19/12/2025	Approval of the Deregistration of KienlongBank stock trading registration on UPCOM trading system and the selection of official stock trading date on Ho Chi Minh City Stock Exchange	100
40	39/NQ-HDQT	30/12/2025	Approval of salary adjustments for senior executives in the Board of Management of KienlongBank.	100
41	40/NQ-HDQT	30/12/2025	Approval of the selection of independent auditing firm for the 2026 fiscal year	100
42	41/NQ-HDQT	30/12/2025	Approval of business plan target orientation for 2026 of KienlongBank	100
43	42/NQ-HDQT	30/12/2025	Approve the policy for the restructuring plan of KBA Company's operations	100

## 5.2. Decisions of the Board of Directors

No.	Resolution No.	Date	Content	Approval Rate (%)
1	01/QD-HDQT	02/01/2025	Appointment of Deputy General Director of KienlongBank	100

No.	Resolution No.	Date	Content	Approval Rate (%)
2	02/QD-HDQT	05/03/2025	Amendment and supplementation of certain Articles in the Regulation on cash, valuable assets, and securities custody and transportation	100
3	03/QD-HDQT	31/03/2025	Promulgation of the Regulation on KienlongBank's Internal Credit Rating System	100
4	04/QD-HDQT	31/03/2025	Promulgation of the Regulation on Internal Credit Rating Indicators at KienlongBank	100
5	04.1/QD-HDQT	31/03/2025	Promulgation of the Information Security Policy of KienlongBank	100
6	05/QD-HDQT	18/04/2025	Promulgation of the Credit Security Regulation of KienlongBank	100
7	06/QD-HDQT	29/04/2025	Promulgation of the Financial Regime Regulation of KienlongBank	100
8	07/QĐ-HDQT	29/04/2025	Promulgation of the Work Regulations for BOD and Supervisory Board (SB) Members of KienlongBank	100
9	08/QĐ-HDQT	05/05/2025	Promulgation of the Regulation on Capital Adequacy Measurement and Organizational Structure at KienlongBank	100
10	09/QD-HDQT	16/05/2025	Senior personnel affairs at KienlongBank	100
11	10/QD-HDQT	16/05/2025	Senior personnel affairs at KienlongBank	100
12	11/QD-HDQT	02/06/2025	Senior personnel affairs at KienlongBank	100
13	12/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on Organization and Operation of KienlongBank (Decision 45/QĐ-HDQT dated 27/12/2024)	100
14	13/QD-HDQT	06/06/2025	Promulgation of the Regulation on Organization and Operation of the Credit Division of KienlongBank	100
15	14/QD-HDQT	06/06/2025	Promulgation of the Regulation on Organization and Operation of the Corporate Banking Division of KienlongBank	100
16	15/QD-HDQT	06/06/2025	Promulgation of the Regulation on Organization and Operation of the Retail Banking Division of KienlongBank	100

No.	Resolution No.	Date	Content	Approval Rate (%)
17	16/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Operations Division of KienlongBank (Decision 13/QD-HDQT dated 16/05/2023)	100
18	17/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Finance Division of KienlongBank (Decision 14/QD-HDQT dated 16/05/2023)	100
19	18/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Risk Management & Supervision Division (Decision 16/QD-HDQT dated 16/05/2023)	100
20	19/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Treasury and Financial Institutions Division (Decision 46/QD-HDQT dated 27/12/2024)	100
21	20/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Digital Banking Division (Decision 48/QD-HDQT dated 27/12/2024)	100
22	21/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on Branches and Transaction Offices (Decision 09/QD-HDQT dated 16/05/2023)	100
23	22/QD-HDQT	06/06/2025	Approval of termination of the validity of certain internal documents of KienlongBank	100
24	23/QD-HDQT	13/06/2025	Promulgation of the Credit Risk Management Regulation of KienlongBank	100
25	24/QD-HDQT	23/06/2025	Promulgation of the Regulation on Information Disclosure in the Securities Market of KienlongBank	100
26	25/QD-HDQT	22/07/2025	Approval of of the representative structure for KienlongBank's capital contribution at KBA Company and changes to the Board of Members of KBA Company.	100
27	26/QD-HDQT	27/08/2025	Issuance of the Amendments and Supplements to KienlongBank's Internal Labor Rules	100
28	27/QD-HDQT	04/09/2025	Issuance of the Regulation on Internal Credit Rating System at KienlongBank	100
29	28/QD-HDQT	15/09/2025	Issuance of the Regulation on Organizational Structure and Capital Adequacy Measurement Methods at KienlongBank	100

No.	Resolution No.	Date	Content	Approval Rate (%)
30	29/QD-HDQT	23/09/2025	Issuance of the Amendments and Supplements to KienlongBank's Salary Regulation	100
31	30/QD-HDQT	23/09/2025	Issuance of the Regulation on the Operation of KienlongBank's Steering Committee for Anti-Corruption and Negative Phenomena	100
32		30/09/2025	Charter of KBA Company	100
33	31/QD-HDQT	30/09/2025	Issuance of the Regulation on the Organization and Operation of KBA Company	66,67
34	32/QD-HDQT	17/10/2025	Termination of validity of KienlongBank's internal regulatory documents	100
35	33/QD-HDQT	22/10/2025	Issuance of KienlongBank's Training Regulation	100
36	36/QD-HDQT	01/12/2025	Appointment of the General Director of KienlongBank	100
37	38/QD-HDQT	12/12/2025	Re-appointment of the Deputy General Director of KienlongBank	100

### III. Board of Supervisors

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

No.	Supervisory Board Member	Position	Appointment/Termination Date	Qualifications
1	Ms. Do Thi Tuyet Trinh	Head of Supervisory Board	Re-elected by the General Meeting of Shareholders (GMS) on 27/04/2023	Bachelor of Economics; Certified Internal Auditor (CIA)
2	Mr. Dang Minh Quan	Member of Supervisory Board	Re-elected by the GMS on 27/04/2023	Bachelor of Economics; Bachelor of Law; Bachelor of Foreign Language Pedagogy; Master of Economics
3	Ms. Hoang Thi Phuong	Member of Supervisory Board	Elected as a new member by the GMS on 26/04/2024	Bachelor's Degree in Accounting

No.	Supervisory Board Member	Position	Appointment/Termination Date	Qualifications
4	Mr. Dao Ngoc Hai	Member of Supervisory Board	Elected as a new member by the GMS on 26/10/2024	Bachelor's Degree in Business Administration
5	Ms. Nguyen Thi Khanh Phuong	Member of Supervisory Board	Elected as a new member by the GMS on 26/10/2024	Master's Degree in Business Administration

## 2. Meetings of the Board of Supervisors:

No.	Board of Directors' Member	Number of meetings attended	Attendance rate (%)	Voting rate (%)	Reason for absence
1	Ms. Do Thi Tuyet Trinh	6	100%	100%	
2	Mr. Dang Minh Quan	6	100%	100%	
3	Ms. Hoang Thi Phuong	6	100%	100%	
4	Mr. Dao Ngoc Hai	6	100%	100%	
5	Ms. Nguyen Thi Khanh Phuong	6	100%	100%	

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

In 2025, the Board of Supervisors carried out the task of overseeing the Board of Directors and Executive Board in: (i) compliance with legal regulations and KienlongBank's internal regulations in governance and management; (ii) implementation of the directions, objectives, and business targets of KienlongBank approved by the General Meeting of Shareholders and the Board of Directors; (iii) other tasks as prescribed by law, the Charter of KienlongBank, and the Regulations on the organization and operation of the Supervisory Board. The results of supervision and internal audit indicate:

- The Board of Directors has fully performed its duties according to its functions, specifically:
- + Directed the successful organization of the 2025 Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders in 2025.

Directed the implementation of the resolutions of the General Meeting of Shareholders, including implementing the increase in charter capital, listing KienlongBank shares on the Ho Chi Minh City Stock Exchange, etc.

- + Consolidated the organizational structure, senior leadership personnel, including the appointment of the General Director to complete the Executive Board structure and comply with legal regulations as well as KienlongBank's internal regulations.
- + The supervisory role of senior management towards the General Director and Executive Board is clearly demonstrated through: (i) regular meetings of the Board of Directors to review KienlongBank's activities and make timely decisions; (ii) establishment and maintenance of specialized committees to assist the Board of Directors in capturing and providing information for decision-making suitable for KienlongBank's business activities; (iii) participation in Executive Board meetings, overseeing business performance through business metrics reports, financial statements, and other reports requested by the Board of Management.
- + Directed the implementation of ESG strategies and the application of advanced Basel III practices to ensure sustainable, efficient, and stable growth of KienlongBank.
- The General Director and Executive Board have proactively and actively realized the business plans approved by the General Meeting of Shareholders and the Board of Directors:
  - + Promoted credit growth with a focus on portfolio quality, strengthened the recovery of non-performing loans, implemented solutions to boost capital mobilization, and enhanced CASA to optimize funding costs.
  - + Implemented key projects and comprehensive digital transformation projects to enhance customer experience, promote transactions, optimize processing time, and minimize operating costs.
  - + Reviewed the business network system in line with the reorganization of local administrative divisions.
  - + Implemented recommendations from governmental regulators, the Supervisory Board, and internal audits.
  - + Deployed activities of councils in gathering, supporting, and advising the Executive Board in making timely and appropriate business decisions.
  - + Reviewed the document system to ensure compliance with laws, the Charter; measured and monitored indicators to ensure safety limits in compliance with regulations of the State Bank and internal policies of KienlongBank.
- For the internal control system, KienlongBank established three independent lines of defense that basically meet the requirements of Circular 13/2018/TT-NHNN dated May 18, 2018, on the internal control system of commercial banks and foreign bank branches, which include: (i) ensuring mechanisms for organizational structure

delegation, operation mechanisms, regulations, and processes; (ii) having functions to identify and control risks at business units and direct support; (iii) developing internal policies/regulations concerning risk management, risk measurement, monitoring, and compliance with legal regulations; (iv) establishing some units for checks and balances in some business areas with high risk and/or supporting systems.

- Through financial status monitoring and financial statement assessment, KienlongBank has exceeded its set business targets. The financial statements of KienlongBank published in 2025 reflect the true, fair, and compliant status with Vietnamese accounting standards and relevant regulations by the State Bank of Vietnam and the laws.
- The list of shareholders holding 1% or more of the charter capital and related persons of the Board of Directors members, Board of Supervisors members, and Executive Board members has been compiled and updated as required.
- Members of the Board of Directors, the Board of Supervisors, the General Director, and Deputy General Directors publicly disclosed related interests and declared related persons' information as required by law and KienlongBank's Charter. Monitored transactions between KienlongBank and KienlongBank Asset Management Company, the members of the Board of Directors, the Board of Supervisors, the General Director, Deputy General Directors, and their related persons according to the law and the Charter of KienlongBank.
- In 2025, the Board of Supervisors did not receive any resolutions, decisions from the General Meeting of Shareholders, or requests from major shareholders or groups of major shareholders regarding the inspection of accounting books, other documents, and management and operational activities of KienlongBank.

#### **4. Coordination Between the Board of Supervisors and the Board of Directors, Board of Management, and Other Managers**

- The Board of Supervisors cooperated with the Board of Directors and the Board of Management in performing its assigned duties. Specifically, the Head of the Board of Supervisors attended all Board meetings and business operation deployment conferences of the Bank, and high-level meetings in operations and business management; actively contributing opinions on agenda items.

- The Board of Supervisors was provided with required information, reports, and data by the Board of Directors and Board of Management for the performance of its duties.

- The Board of Supervisors directed the Internal Audit Department to carry out audits as per the 2025 audit plan and proactively conducted supervisory activities according to functional duties and/or as directed by the State Bank of Vietnam.

#### **5. Other Activities of the Board of Supervisors (if any)**

- Researching and updating new legal documents related to banking, securities, and inspection activities.

- Monitoring and evaluating adherence to professional ethics standards by members of the Board of Supervisors and internal auditors;

- Supervising the Internal Audit Department in: (i) Implementing the 2025 audit plan; (ii) Reviewing and evaluating the effectiveness of the internal audit function and the performance of the Head of Internal Audit in 2025; (iii) Addressing and remedying audit-related shortcomings as requested or recommended by the SBV, independent auditors, and other competent authorities (as they arise); (iv) Develop the audit plan for 2026.

- Conduct training sessions to improve the professional skills of auditors.
- Direct the research and application of new technologies and digitalization in auditing, inspection, and supervision tasks.
- Prepared and submitted reports as required by the State Management Agency.

#### IV. Board of Management

No.	Member of Board of Management	Date of birth	Qualifications	Date of appointment/dismissal of members of the Board of Management
1	Mr. Tran Hong Minh	15/02/1985	Bachelor's Degree in Investment Economics	Appointed Deputy General Director on 25/11/2022; Appointed Acting General Director on 09/07/2024; Appointed General Director on 01/12/2025
2	Mr. Nguyen Hoàng An	29/07/1967	Bachelor's Degree in Banking	Appointed Deputy General Director on 01/10/2016
3	Mr. Tran Van Thai Binh	30/08/1975	Bachelor's Degree in Economics	Appointed Deputy General Director on 24/05/2022
4	Mr. Nguyen Van Minh	09/09/1977	Bachelor's Degree in Telecommunication Electronics	Appointed Deputy General Director on 07/01/2021
5	Ms. Nguyen Thi Hong Van	21/04/1980	Bachelor's Degree in International Economics	Appointed Deputy General Director on 03/01/2025
6	Mr. Do Van Bac	05/06/1992	Bachelor's Degree	Appointed Deputy General Director on 22/09/2023; Dismissed from Deputy General Director position effective 23/05/2025

## V. Chief Accountant

No.	Name	Date of birth	Qualifications	Date of appointment/dismissal
1	Ms. Vu Dang Xuan Vinh	22/01/1984	Master's Degree in Banking and Finance	01/11/2023

## VI. Training courses on corporate governance


The Board of Directors (BOD), the Board of Supervisors (BOS), and the Board of Management regularly update themselves on legal regulations related to corporate governance; enhance awareness and compliance with legal provisions and internal regulations on governance—particularly the clear delineation of roles and responsibilities across governance and management levels within the Bank; respect the rights and obligations of shareholders, the BOD, BOS, and the Board of Management; and strictly fulfill disclosure obligations as required by prevailing laws.

The Bank continuously improves its internal regulatory system (charters, policies, etc.) to clearly separate governance, oversight, and executive functions, thereby ensuring transparency, operational continuity, and organizational stability.

Additionally, to strengthen the leadership and professional capacity of the Bank's management team in the digital transformation journey, KienlongBank organized various training programs designed to provide participants with a comprehensive perspective on advanced work management methods and related supporting tools. These efforts help the leadership and management team to enhance their capabilities in driving key Bank initiatives and advancing digital transformation and business efficiency.

## VII. List of related persons of the public company and transactions of related persons of the company

1. List of related persons of the Company (Appendix 1).
2. Transactions between the company and its related persons, or between the company and its major shareholders, internal persons their related persons (Appendix 2).
3. Transactions between internal persons, related persons of internal persons, and the Company's subsidiaries or controlled companies – None.
4. Transactions between the Company and other entities:
  - 4.1. Transactions between the Company and any enterprise in which members of the BOD, BOS, General Director (CEO), or other key managers have served or are serving as founders, BOD members, or CEOs within the past three (03) years (calculated at the time of reporting): (Appendix 3).
  - 4.2. Transactions between the Company and any enterprise in which affiliated persons of members of the BOD, BOS, CEO, or other key managers are serving as BOD members or CEOs: None/No information available.



4.3. Other transactions of the Company (if any) that may provide tangible or intangible benefits to BOD members, BOS members, CEO, or other key managers: None.

**VIII. Share transactions of internal persons and their affiliated persons**

1. List of internal persons and their related persons (Appendix 4).
2. Transactions of internal persons and their related persons with shares of the company:

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
1	Nguyen Thuy Nguyen	Independent Board Member	1,862,940	0.51	2,980,704	0.51	KienlongBank issues shares to increase charter capital through the issuance of shares to pay dividends
2	Nguyen Hoang An	Deputy General Director	6,102	0.00	9,763	0.00	KienlongBank issues shares to increase charter capital through the issuance of shares to pay dividends
3	Tran Van Thai Binh	Deputy General Director	103	0.00	164	0.00	KienlongBank issues shares to increase charter capital through the issuance of shares to pay dividends
4	Nguyen Thanh Thuy	Corporate Governance Officer	0	0.00	500	0.00	Buy shares

**IX. Other significant issues: None**

Above is the corporate governance report for 2025, KienlongBank reported to the State Securities Commission and Ho Chi Minh City Stock Exchange.

Best regards.

**CHAIRMAN OF THE BOARD OF DIRECTORS**

**Recipients:**

- As above;
- Archived: BOD Office.



**Tran Ngoc Minh**

**APPENDIX 1**  
**List of the Company's related parties**



No.	Name of organization/individual	Securities trading account (if any)	Position at the Company / Relationship with internal persons (if any)	NSH Number*, issue date, place of issue	Head office address / Contact address	Date becoming a related party	Date ceasing to be a related party	Reason	Relationship with the company
<b>I. Board of Directors</b>									
1	Mr. Tran Ngoc Minh		Chairman of the Board of Directors			07/01/2021			
2	Ms. Nguyen Thi Hong Hanh		Vice Chairman of the Board of Directors			28/12/2021			
3	Mr. Kim Minh Tuan		Independent Member of the Board of Directors			26/10/2024			
4	Ms. Nguyen Thi Thanh Huong		Member of the Board of Directors			27/04/2023			
5	Mr. Bui Thanh Hai		Member of the Board of Directors			28/12/2021			
6	Mr. Le Khac Gia Bao		Member of the Board of Directors			28/12/2021			
7	Mr. Nguyen Cao Cuong		Member of the Board of Directors			26/04/2018			
8	Ms. Nguyen Thuy Nguyen		Independent Member of the Board of Directors			27/04/2023			
9	Mr. Nguyen Chi Hieu		Independent Member of the Board of Directors			26/10/2024			



No.	Name of organization/individual	Securities trading account (if any)	Position at the Company / Relationship with internal persons (if any)	NSH Number*, issue date, place of issue	Head office address / Contact address	Date becoming a related party	Date ceasing to be a related party	Reason	Relationship with the company
<b>II. Supervisory Board</b>									
1	Ms. Do Thi Tuyet Trinh		Head of the Supervisory Board			28/12/2021			
2	Mr. Dang Minh Quan		Member of the Supervisory Board			15/04/2014			
3	Ms. Hoang Thi Phuong		Member of the Supervisory Board			26/04/2024			
4	Ms. Nguyen Thi Khanh Phuong		Member of the Supervisory Board			26/10/2024			
5	Mr. Dao Ngoc Hai		Member of the Supervisory Board			26/10/2024			
<b>III. Executive Management</b>									
1	Mr. Tran Hong Minh		Acting General Director General Director			25/11/2022		Pursuant to Decision No. 36/QD-HDQT dated 01/12/2025	
2	Mr. Nguyen Hoang An		Deputy General Director			01/10/2016			
3	Mr. Tran Van Thai Binh		Deputy General Director			24/05/2022			
4	Mr. Nguyen Van Minh		Deputy General Director			07/01/2021			
5	Ms. Nguyen Thi Hong Van		Deputy General Director			03/01/2025		Pursuant to Decision No. 01/QD-HDQT dated 02/01/2025	

No.	Name of organization/individual	Securities trading account (if any)	Position at the Company / Relationship with internal persons (if any)	NSH Number*, issue date, place of issue	Head office address / Contact address	Date becoming a related party	Date ceasing to be a related party	Reason	Relationship with the company
6	Mr. Do Van Bac		Deputy General Director			22/09/2023	23/05/2025	Pursuant to Decision No. 10/QD-HDQT dated 16/05/2025	
<b>IV. Chief Accountant</b>									
1	Ms. Vu Dang Xuan Vinh		Chief Accountant	060184013502		01/11/2023			
<b>V. Corporate Governance Officer / Authorized Information Disclosure Representative</b>									
1	Ms. Nguyen Thanh Thuy		Corporate Governance Officer; Authorized Information Disclosure Representative			07/04/2023			
<b>VI. Related Companies</b>									
1	KienlongBank Asset Management Company			1701452905	Floor 6, No. 40-42-44 Pham Hong Thai, Rach Gia Ward, An Giang Province	12/11/2010			Subsidiary Company

Note: NSH Number\*: ID Card/Passport No. (for individuals) or Enterprise Registration Certificate No., Operating License, or equivalent legal document (for organizations)/NSH.



*[Handwritten signature]*



Kien Long Commercial Joint Stock Bank

APPENDIX 02

Transactions between the company and its related parties; or between the company and major shareholders, internal persons, or related persons of internal persons

No	Organisations	Related relationship with KLB	Business Registration Certificate No., date of issuance, and issuing authority	Head office / contact address	Date of transaction with KLB	Board of Directors' Resolution Number	Description, quantity, and total transaction value
1	KienlongBank Asset Management Company	Subsidiary of the credit institution where the Reporting Person is a manager			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors; Resolution No. 27/NQ-HDQT dated 25 August 2025 of the Board of Directors	Service lease contract, deposit contract, valuable papers, and bonds
2	Nguyen Hoang Lac	Related person of the Deputy General Director			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
3	Kim Minh Tuan	Independent Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
4	Pham Thi Phuong Loan	Related person of a Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
5	Dang Van My	Related person of the Head of the Board of Supervisors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality



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6	Do Thi Xuan	Related person of the Chairman of the Board of Directors			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
7	Bui Ho Hai Yen	Related person of a Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
8	Bui Ho Hai Duong	Related person of a Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
9	Bui Ho Hai Dang	Related person of a Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
10	Pham Ba Hai	Related person of a Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
11	Tran Hong Minh	General Director			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
12	Vu Hong Yen	Related person of the Deputy General Director			In 2025	Resolution No. 45/NQ-HĐQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality

13	Dang Thi Hue	Related person of the Chairman of the Board of Directors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
14	Trang Thi My Nhung	Related person of the Deputy General Director			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
15	Do Thi Tuyet Trinh	Head of Board of Supervisors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Bond contract at KLB, quantity and transaction value are not disclosed due to information confidentiality
16	Hoang Thi Phuong	Member of the Board of Supervisors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Bond contract at KLB, quantity and transaction value are not disclosed due to information confidentiality
17	Nguyen Thi Khanh Phuong	Member of the Board of Supervisors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Bond contract at KLB, quantity and transaction value are not disclosed due to information confidentiality
18	Vu Thi Van Anh	Related person of the General Director			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Bond contract at KLB, quantity and transaction value are not disclosed due to information confidentiality
19	Tran Bao Ngoc	Related person of the Head of the Board of Supervisors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
20	Nguyen Bich Huyen	Related person of a Member of the Board of Supervisors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality



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21	Nguyen Van Minh	Deputy General Director			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Savings account and valuable papers at KLB; quantity and transaction value are not disclosed due to information confidentiality
22	Nguyen Chi Hieu	Member of the Board of Directors			In 2025	Resolution No. 45/NQ-HDQT dated 28 October 2024 of the Board of Directors	Lease contract



Kien Long Commercial Joint Stock Bank


APPENDIX 03

Transactions between the company and companies in which members of the Board of Directors, members of the Supervisory Board, the General Director, or other managers have been or are founding members, or members of the Board of Directors, Directors (General Directors) in executive positions during the past three (03) years

No	Organisations	Related relationship with KLB	Business Registration Certificate No., date of issuance, and issuing authority	Head office / contact address	Transaction Type	Date of transaction with KLB	Description, quantity, and total transaction value
1	Vietnet Technology and Investment Joint Stock Company	Related company of the Deputy General Director			Deposits at KLB	In 2025	Deposit contract at KLB; quantity and transaction value are not disclosed due to information confidentiality.

## APPENDIX 4

## List of internal persons and their related persons as of December 31, 2025



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
<b>I. Board of Directors and related persons</b>										
1	Tran Ngoc Minh		Chairman of the Board of Directors					0	0,00	
1.01	Do Thi Xuan		Wife					0	0,00	
1.02	Tran Ngoc Minh Quan		Son					0	0,00	
1.03	Tran Ngoc Minh Quang		Son					0	0,00	
1.04	Tran Ngoc Minh Phu		Son					0	0,00	
1.05	Tran Ngoc Mai		Father					0	0,00	
1.06	Dang Thi Hue		Mother					0	0,00	
1.07	Tran Ngoc		Younger brother					0	0,00	
1.08	Pham Thi My Dung		Sister-in-law					0	0,00	
1.09	Tran Thi Ngoc Hieu		Younger sister					0	0,00	
1.10	Tran Ngoc Hao		Younger brother					0	0,00	
1.11	Do Nhu Dung		Father-in-law					0	0,00	
1.12	Tran Thi Mai Phuong		Mother-in-law					0	0,00	
1.13	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
1.14	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
2	Nguyen Thi Hong Hanh		Vice Chairman of the Board of Directors					0	0,00	
2.01	Nguyen Huy Bich		Father					0	0,00	
2.02	Nguyen Thi Yen Tam		Mother					0	0,00	
2.03	Nguyen Thi Hai Yen		Older sister					0	0,00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
2.04	Hoang Minh Long		Biological child					0	0,00	
2.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
2.11	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
2.12	Sunshine Homes Development Joint Stock Company		Company of which the Reporting Person is Deputy General Director					0	0,00	
2.13	Smartmind Securities Joint Stock Company		Company of which the Reporting Person is a member of the Board of Directors					0	0,00	
2.14	Minh Long Investment General Im-Export Joint Stock Company		Company in which the Reporter's Related Person owns shares, la a member of the Board of Directors - Director					0	0,00	
3	<b>Kim Minh Tuan</b>	<b>0001018569 tại VNDirect</b>	<b>Independent member of the Board of Directors</b>					<b>0</b>	<b>0,00</b>	
3.01	Do Thu Ha		Wife					0	0,00	
3.02	Nguyen Kim Binh		Father					0	0,00	
3.03	Nguyen Thi Ngoc		Mother					0	0,00	
3.04	Do Thai		Father-in-law					0	0,00	
3.05	Nguyen Thi Thanh		Mother-in-law					0	0,00	
3.06	Kim Quang Huy		Biological child					0	0,00	
3.07	Kim Anh Kiet		Biological child					0	0,00	
3.08	Kim Nhuy		Older sister					0	0,00	
3.09	Kim Anh Tai		Older brother					0	0,00	
3.10	Kim Trong Tue		Older brother					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
3.11	Kim Thi Thanh Nhan		Younger sister					0	0,00	
3.12	Mai Van Thu		Brother-in-law					0	0,00	
3.13	Trinh Thanh Hung		Brother-in-law					0	0,00	
3.14	Tan Tay Do Seafood Service Company Limited		Company of which the related person is the Manager and the equity owner					0	0,00	
3.15	Bao Kim Trading Tourism Joint Stock Company		Company of which the related person is the Manager and the equity owner					0	0,00	
3.16	Cat Loi Joint Stock Company		Company of which the related person is the Controller					0	0,00	
3.17	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
3.18	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
4	<b>Nguyen Thi Thanh Huong</b>		<b>Older sister</b>					<b>0</b>	<b>0,00</b>	
4.01	Nguyen Manh Hung		Husband					0	0,00	
4.02	Nguyen Thi Ha Linh		Biological child					0	0,00	
4.03	Nguyen Phan Anh		Biological child					0	0,00	
4.04	Nguyen Minh Loan		Father					0	0,00	
4.05	Nguyen Thi Bich Tram		Mother					0	0,00	
4.06	Nguyen Van Loi		Father-in-law					0	0,00	
4.07	Phan Thuy Lan		Mother-in-law					0	0,00	
4.08	Nguyen Thi Thanh Huong		Older sister					0	0,00	
4.09	Pham Manh Cuong		Brother-in-law					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
4.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
4.11	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
<b>5</b>	<b>Bui Thanh Hai</b>		<b>Member of Board of Directors</b>					<b>0</b>	<b>0,00</b>	
5.01	Ho Kim Bac Ai		Wife					0	0,00	
5.02	Bui Ho Hai Dang		Son					0	0,00	
5.03	Bui Ho Hai Yen		Daughter					0	0,00	
5.04	Bui Ho Hai Duong		Son					0	0,00	
5.05	Bui Van Phan		Father					0	0,00	
5.06	Pham Thi Day		Mother					0	0,00	
5.07	Bui Tien Dung		Older brother					0	0,00	
5.08	Nguyen Thi Lan		Mother					0	0,00	
5.09	Bui Thanh Sang		Older brother					0	0,00	
5.10	Bui Thi Tuyet Nga		Older sister					0	0,00	
5.11	Dinh Van Hoai		Brother-in-law					0	0,00	
5.12	Ho Thai Bach		Father-in-law					0	0,00	
5.13	Nguyen Thi Hue		Mother-in-law					0	0,00	
5.14	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
5.15	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
<b>6</b>	<b>Le Khac Gia Bao</b>		<b>Member of Board of Directors</b>					<b>0</b>	<b>0,00</b>	
6.01	Mai Phuong Ngan		Wife					0	0,00	
6.02	Le Mai Gia Duc		Son					0	0,00	
6.03	Le Mai Quynh Anh		Daughter					0	0,00	
6.04	Le Khac Tinh		Father					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
6.05	Ton Nu Thanh Thuy		Mother					0	0,00	
6.06	Le Khac Gia Khanh		Younger brother					0	0,00	
6.07	Le Khac Gia Trung		Younger brother					0	0,00	
6.08	Nguyen Thi Quynh Anh		Sister-in-law					0	0,00	
6.09	Le Nu Kha Nhu		Younger sister					0	0,00	
6.10	Nguyen Thanh Hai		Brother-in-law					0	0,00	
6.11	Mai Thanh		Father-in-law					0	0,00	
6.12	Pham Thi Phuong Loan		Mother-in-law					0	0,00	
6.13	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
6.14	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
7	<b>Nguyen Cao Cuong</b>		<b>Member of Board of Directors</b>					0	0,00	
7.01	Dang Thi Ngoc Anh		Wife					0	0,00	
7.02	Nguyen Dang Minh Khang		Son					0	0,00	
7.03	Nguyen Dang Ha My		Daughter					0	0,00	
7.04	Nguyen Tien Hung		Father					0	0,00	
7.05	Nguyen Thi Dung		Mother					0	0,00	
7.06	Nguyen Quang Huy		Younger brother					0	0,00	
7.07	Dang Huu Duc		Father-in-law					0	0,00	
7.08	Nguyen Thi Lan		Mother					0	0,00	
7.09	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
7.10	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	

5

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
8	Nguyen Thuy Nguyen		<b>Independent member of the Board of Directors</b>					2.980.704	0,51	
8.01	Hoang Vu Dat		Husband					0	0,00	
8.02	Hoang Anh Khoa		Son					0	0,00	
8.03	Hoang Khanh Huyen		Daughter					0	0,00	
8.04	Nguyen Van Lien		Father					0	0,00	
8.05	Tran Thi Nga		Mother					0	0,00	
8.06	Nguyen Thuy Co		Older sister					0	0,00	
8.07	Tran Thanh Binh		Brother-in-law					0	0,00	
8.08	Vu Thi Lan		Father-in-law					0	0,00	
8.09	Hoang Quang Huy		Mother-in-law					0	0,00	
8.10	Smartmind Securities Joint Stock Company		Company of which the Reporting Person is Deputy General Director					0	0,00	
8.11	S.I Development Joint Stock Company		Company of which the Reporter is the Manager					0	0,00	
8.12	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
8.13	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
9	Nguyen Chi Hieu	011C356868	<b>Independent member of the Board of Directors</b>					0	0,00	
9.01	Duong Quynh Anh		Wife					0	0,00	
9.02	Nguyen Tram Anh		Daughter					0	0,00	
9.03	Nguyen Chi Nam Anh		Son					0	0,00	
9.04	Nguyen Chi Thanh		Father					0	0,00	
9.05	Phan Thi Ut		Mother					0	0,00	
9.06	Duong Ngoc Lan		Father-in-law					0	0,00	
9.07	Tran Thi Bich Thuy		Mother-in-law					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
9.08	Nguyen Huong Giang		Younger sister					0	0,00	
9.09	Khuong Xuan Thao		Brother-in-law					0	0,00	
9.10	NDT Solutions Company Limited		Company of which the Reporting Person is the Manager					0	0,00	
9.11	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
9.12	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
<b>II. Board of Supervisors (BOS) and related persons</b>										
1	<b>Do Thi Tuyet Trinh</b>		<b>Head of Board of Supervisors</b>					0	0,00	
1.01	Do Ngoc Quang		Father					0	0,00	
1.02	Tran Thi Toan		Mother					0	0,00	
1.03	Tran Bao Ngoc		Daughter					0	0,00	
1.04	Do Kim Tuyen		Older sister					0	0,00	
1.05	Do Minh Tuan		Older brother					0	0,00	
1.06	Le Thi Nga		Sister-in-law					0	0,00	
1.07	Do Thi Quynh Trang		Older sister					0	0,00	
1.08	Dang Quang Tan		Brother-in-law					0	0,00	
1.09	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is Head of Supervisory Board					0	0,00	
1.10	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is Head of Board of Supervisors					0	0,00	
2	<b>Dang Minh Quan</b>		<b>BOS Member</b>					0	0,00	
2.01	Dang Van My		Father					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
2.02	Pham Ngoc Lan		Mother					0	0,00	
2.03	Duong Thi Cam Van		Step mother					0	0,00	
2.04	Nguyen Bich Huyen		Wife					0	0,00	
2.05	Dang Phuc Nhan		Son					0	0,00	
2.06	Dang Huu Nghia		Son					0	0,00	
2.07	Dang Thi Quynh Anh		Half-sister					0	0,00	
2.08	Nguyen Van Dang		Father-in-law					0	0,00	
2.09	Nguyen Thi Vang		Mother-in-law					0	0,00	
2.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is a member of the Board of Supervisors					0	0,00	
2.11	KienlongBank Asset Management Company		Subsidiary of the credit institution in which the reporting person is a member of the Board of Supervisors					0	0,00	
<b>3</b>	<b>Hoang Thi Phuong</b>	<b>61213</b>	<b>BOS Member</b>					<b>0</b>	<b>0,00</b>	
3.01	Hoang Van Xuan		Father					0	0,00	
3.02	Nguyen Thi Phung		Mother					0	0,00	
3.03	Nguyen Viet Hoang Lam		Biological child					0	0,00	
3.04	Hoang Phuong Yen		Younger sister					0	0,00	
3.05	Nguyen Ba Huyen		Brother-in-law					0	0,00	
3.06	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is a member of the Board of Supervisors					0	0,00	
3.07	KienlongBank Asset Management Company		Subsidiary of the credit institution in which the reporting person is a member of the Board of Supervisors					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
4	<b>Nguyen Thi Khanh Phuong</b>		<b>BOS Member</b>					0	0,00	
4.01	Nguyen Viet Anh		Husband					0	0,00	
4.02	Nguyen Anh Hoa		Son					0	0,00	
4.03	Nguyen Phuong Hoa		Daughter					0	0,00	
4.04	Nguyen Huu Ngoc		Father					0	0,00	
4.05	Luong Thi Danh		Mother					0	0,00	
4.06	Nguyen Luong Giang		Older brother					0	0,00	
4.07	Duong Thi Huong		Sister-in-law					0	0,00	
4.08	Nguyen The Boi		Mother-in-law					0	0,00	
4.09	Ho Thi Thanh		Sister-in-law					0	0,00	
4.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is a member of the Board of Supervisors					0	0,00	
4.11	KienlongBank Asset Management Company		Subsidiary of the credit institution in which the reporting person is a member of the Board of Supervisors					0	0,00	
5	<b>Dao Ngoc Hai</b>		<b>BOS Member</b>					0	0,00	
5.01	Dao Xuan Thanh		Father					0	0,00	
5.02	Nguyen Thi Lan		Mother					0	0,00	
5.03	Nguyen Duc Khai		Father-in-law					0	0,00	
5.04	Nguyen Thi Kim Dung		Mother-in-law					0	0,00	
5.05	Nguyen Thi Thu Trang		Wife					0	0,00	
5.06	Dao Duy Anh		Son					0	0,00	
5.07	Dao Diep Anh		Daughter					0	0,00	
5.08	Dao Nam Anh		Son					0	0,00	
5.09	Dao Hai Dung		Older sister					0	0,00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
5.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is a member of the Board of Supervisors					0	0,00	
5.11	KienlongBank Asset Management Company		Subsidiary of the credit institution in which the reporting person is a member of the Board of Supervisors					0	0,00	
<b>III. Board of Executives and related persons</b>										
<b>1</b>	<b>Tran Hong Minh</b>		<b>General Director</b>					<b>0</b>	<b>0,00</b>	
1.01	Vu Thi Van Anh		Wife					0	0,00	
1.02	Tran Vi Khanh		Daughter					0	0,00	
1.03	Tran Phuc Thanh		Son					0	0,00	
1.04	Tran Hanh Son		Father					0	0,00	
1.05	Bui Thi Nhung		Mother					0	0,00	
1.06	Vu Dai Quan		Father-in-law					0	0,00	
1.07	Do Thi Anh Tuyet		Mother-in-law					0	0,00	
1.08	Tran Quynh Trang		Younger sister					0	0,00	
1.09	Dang Hoai Son		Brother-in-law					0	0,00	
1.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporter is the Manager					0	0,00	
1.11	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0,00	
<b>2</b>	<b>Nguyen Hoang An</b>	<b>033C020467 at Viet Dragon Securities Corporation</b>	<b>Deputy General Director; Chairman of the Grassroots Trade Union</b>					<b>9.763</b>	<b>0,00</b>	
2.01	Trang Thi My Nhung		Wife					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share owners hip ratio at the end of the period (%)	Note
2.02	Nguyen Thuong Thuong		Daughter					0	0,00	
2.03	Nguyen Hoang Phong		Son					0	0,00	
2.04	Nick Iori		Son-in-law					0	0,00	
2.05	Nguyen Kim Hoang		Father					0	0,00	
2.06	Nguyen Phung Lien		Mother					0	0,00	
2.07	Trang Van Hon		Father-in-law					0	0,00	
2.08	Vo Thi Khoi		Mother-in-law					0	0,00	
2.09	Nguyen Thi Huyen Lan		Sister					0	0,00	
2.10	Nguyen Thi Kim Trang		Sister					0	0,00	
2.11	Nguyen Thi Kim Ngan		Younger sister					0	0,00	
2.12	Nguyen Hoang Lac		Younger sibling					0	0,00	
2.13	Patrice Castaing		Brother-in-law					0	0,00	
2.14	Pham Ba Hai		Brother-in-law					0	0,00	
2.15	Nguyen Van Hai		Brother-in-law					0	0,00	
2.16	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is an Insider					0	0,00	
2.17	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is Deputy General Director					0	0,00	
2.18	Hoang An Lac Trading and Services Single-Member Limited Liability Company		Subsidiary of the Credit Institution of which the Reporting Person is Deputy General Director					0	0,00	
3	Tran Van Thai Binh	C020322X1 at Viet Dragon Securities Corporation	Deputy General Director					164	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
3.01	Nguyen Thi Huu Quyen		Wife					0	0,00	
3.02	<b>Tran Thai Huy</b>		Child					0	0,00	
3.03	Tran Thuy Lam		Daughter					0	0,00	
3.04	Tran Van Sau		Father					0	0,00	
3.05	Le Thi Chinh		Mother					0	0,00	
3.06	Nguyen Huu Nguyen		Father-in-law					0	0,00	
3.07	Ngo Thi Tam		Mother-in-law					0	0,00	
3.08	Tran Thi Cam Linh		Older sister					0	0,00	
3.09	Tran Xuan Vinh		Older brother					0	0,00	
3.10	Truong Ngoc Uyen		Sister-in-law					0	0,00	
3.11	Tran Le Sinh		Older brother					0	0,00	
3.12	Lam Thi Thanh Hong		Sister-in-law					0	0,00	
3.13	Tran Thi Thien Chau		Younger sibling					0	0,00	
3.14	Tran Minh Hoang		Brother-in-law					0	0,00	
3.15	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is an Insider					0	0,00	
3.16	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is Deputy General Director					0	0,00	
<b>4</b>	<b>Nguyen Van Minh</b>		<b>Deputy General Director</b>					<b>0</b>	<b>0,00</b>	
4.01	Tran Thi Kien		Mother					0	0,00	
4.02	Nguyen Van Thuong		Father					0	0,00	
4.03	Vu Hong Yen		Wife					0	0,00	
4.04	Nguyen Thi Man		Younger sister					0	0,00	
4.05	Nguyen Van Mam		Younger brother					0	0,00	
4.06	Nguyen Minh Duc		Son					0	0,00	
4.07	Nguyen Thai Ha		Son					0	0,00	
4.08	Hoang Thuy Phuong		Brother-in-law					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
4.09	Nguyen Thi Van		Sister-in-law					0	0,00	
4.10	Nguyen Thi Phan		Mother-in-law					0	0,00	
4.11	Vu Son Tram		Father-in-law					0	0,00	
4.12	Hoang Phuc Investment and Development Joint Stock Company		Company in which the Reporting Person owns shares; Company of which the Reporting Person and the Reporting Person's related person are managers					0	0,00	
4.13	FSC Informatic - Electronic Joint Stock Company		Company in which the Reporting Person owns shares					0	0,00	
4.14	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is an Insider					0	0,00	
4.15	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is Deputy General Director					0	0,00	
5	<b>Nguyen Thi Hong Van</b>		<b>Deputy General Director</b>					<b>0</b>	<b>0,00</b>	
5.01	Nguyen Van Thuc		Father					0	0,00	
5.02	Do Thi Thuy Lan		Mother					0	0,00	
5.03	Dang Viet Bach		Son					0	0,00	
5.04	Nguyen Thi Anh Tuyet		Older sister					0	0,00	
5.05	Cao Viet Hung		Brother-in-law					0	0,00	
5.06	Nguyen Anh Son		Older brother					0	0,00	
5.07	Vuong My Hang		Sister-in-law					0	0,00	
5.08	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is an Insider					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
5.09	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is Deputy General Director					0	0,00	
6	<b>Vu Dang Xuan Vinh</b>		<b>Chief Accountant</b>					0	0,00	
6.01	Vu Quoc Viet		Father					0	0,00	
6.02	Dang Thi Theu		Mother					0	0,00	
6.03	Vu Quang		Older brother					0	0,00	
6.04	Tran Thi Thanh Hoa		Sister-in-law					0	0,00	
6.05	Nguyen Hong Quan		Husband					0	0,00	
6.06	Nguyen Van Sam		Father-in-law					0	0,00	
6.07	Tran Thi Thoa		Mother-in-law					0	0,00	
6.08	Nguyen Hong Duc		Biological child					0	0,00	
6.09	Nguyen Hong Phuc		Biological child					0	0,00	
6.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is an Insider					0	0,00	
6.11	KienlongBank Asset Management Company		Subsidiary of the Credit Institution of which the Reporting Person is the Chief Accountant					0	0,00	
7	<b>Nguyen Thanh Thuy</b>	<b>069C001341; 058C700179</b>	<b>Corporate Governance Officer, Authorized Information Disclosure Officer</b>					500	0,00	
7.01	Nguyen Xuan Duc		Father					0	0,00	
7.02	Le Thi Khanh		Mother					0	0,00	
7.03	Hoang Mao		Father-in-law					0	0,00	
7.04	Ho Thi Truong		Mother-in-law					0	0,00	
7.05	Hoang Anh Tuan		Husband					0	0,00	
7.06	Hoang Viet Ha		Daughter					0	0,00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period (%)	Note
7.07	Hoang Ngoc Mai		Daughter					0	0,00	
7.08	Nguyen Le Chien		Younger brother					0	0,00	
7.09	Nguyen Phuong Nga		Sister-in-law					0	0,00	
7.10	Kien Long Commercial Joint Stock Bank		Company of which the Reporting Person is an Insider					0	0,00	
7.11	KienlongBank Asset Management Company		Subsidiary of the credit institution in which the Reporting Person is the person in charge of corporate governance and the authorized information disclosure officer					0	0,00	