

## REPORT ON CORPORATE GOVERNANCE IN 2024

**Respectfully submitted to:**

- State Securities Commission of Vietnam
- Hanoi Stock Exchange

Company Name: VIETNAM ASIA COMMERCIAL JOINT STOCK BANK

- Head Office Address: 4th - 5th Floor, Samsora Building, 105 Chu Van An, Yet Kieu Ward, Ha Dong District, Hanoi City.

- Phone Number: 02439.333.636

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- Charter Capital: VND 5,399,600,430,000 (In words: Five trillion, three hundred ninety-nine billion, six hundred million, four hundred and thirty thousand Vietnamese dong).

- Stock Code: VAB

- Corporate Governance Model: General Meeting of Shareholders, Board of Directors, Supervisory Board, and General Director.

- Internal Audit Function Implementation: Completed.

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

The Annual General Meeting of Shareholders (AGM) for 2024 of Viet A Commercial Joint Stock Bank ("VAB") was held on April 26<sup>th</sup>, 2024, in Hanoi. The meeting approved the reports of the Board of Directors, the Supervisory Board, and 14 proposals within its authority and issued the following resolution:

| No. | Resolution No.   | Date      | Content  |
|-----|------------------|-----------|--|
| 01  | 02/2024/NQ-ĐHĐCĐ | 26/4/2024 | Resolution of the Annual General Meeting of Shareholders 2024 of Vietnam Asia Commercial Joint Stock Bank. |

VAB did not collect written opinions from shareholders in 2024.

### II. Board of Directors

#### 1. Information on Members of the Board of Directors

The Board of Directors (BOD) for the 2023–2028 term at VAB includes:

| No. | Member                | Position | Start Date/Reappointment |                  |
|-----|-----------------------|----------|--------------------------|------------------|
|     |                       |          | Appointment Date         | Resignation Date |
| 1   | Mr. Phuong Thanh Long | Chairman | Reappointed from         | -                |



|   |                     |                    |                            |   |
|---|---------------------|--------------------|----------------------------|---|
|   |                     |                    | 28/4/2023                  |   |
| 2 | Mr. Phan Van Toi    | Vice Chairman      | Reappointed from 28/4/2023 | - |
| 3 | Mr. Tran Tien Dung  | Member of the BOD  | Reappointed from 28/4/2023 | - |
| 4 | Mr. Nguyen Hong Hai | Member of the BOD  | Reappointed from 28/4/2023 | - |
| 5 | Mr. Le Hong Phuong  | Independent Member | Reappointed from 28/4/2023 | - |

## 2. Meetings of the Board of Directors

In 2024, the Board of Directors (BOD) of VAB held four (04) regular quarterly meetings and eleven (11) monthly briefings to approve and direct matters under its authority related to the Bank's operations.

| No. | Member                | Number of Meetings Attended | Attendance Rate | Reason for Absence |
|-----|-----------------------|-----------------------------|-----------------|--------------------|
| 1   | Mr. Phuong Thanh Long | 15/15                       | 100%            | -                  |
| 2   | Mr. Phan Van Toi      | 15/15                       | 100%            | -                  |
| 3   | Mr. Tran Tien Dung    | 15/15                       | 100%            | -                  |
| 4   | Mr. Nguyen Hong Hai   | 15/15                       | 100%            | -                  |
| 5   | Mr. Le Hong Phuong    | 15/15                       | 100%            | -                  |

## 3. Supervision by the Board of Directors over the Board of Management

- The BOD supervised the activities of the Board of Management (BOM) through monthly briefings, quarterly meetings, and provided evaluations and close directives regarding the Bank's operations.
- Based on practical banking operations, the BOD regularly issued directives or convened meetings with the BOM to provide guidance on business activities.
- Through its Committees and Councils, the BOD supervised and directed the BOM on key activities such as business strategies, human resource development, credit development orientation, and debt management.

## 4. Activities of Committees and Councils under the Board of Directors

VAB maintained the operation of its Committees and Councils according to their specialized functions to manage and monitor the Bank's activities safely.

The BOD's Committees met on a regular basis in accordance with their regulations to enhance the Bank's governance and oversight functions.

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

In 2024, the BOD reviewed and approved proposals submitted by the General Director/Committees/Councils under its authority, issuing various documents on multiple matters. Notable documents include:



| No. | Resolution/Decision No. | Date       | Summary/Excerpt   | Approval Rate |
|-----|-------------------------|------------|---|---------------|
| 1.  | 04/2024/NQ-HĐQT         | 05/01/2024 | Approval of credit card limit transactions for internal customers of VAB  | 100%          |
| 2.  | 10/2024/NQ-HĐQT         | 05/01/2024 | Q4 2023 BOD Meeting   | 100%          |
| 3.  | 13/2024/QĐ-HĐQT         | 19/01/2024 | Issue of the Regulation on Issuance of Valuable Papers at VAB   | 100%          |
| 4.  | 34/2024/NQ-HĐQT         | 07/02/2024 | Approval of transactions, contracts, and appendices for insurance agreements (2024–2025) between VAB and Hung Vuong Insurance Corporation (BHV)   | 100%          |
| 5.  | 41/2024/NQ-HĐQT         | 29/02/2024 | Approval of staffing principles and human resources cost plan for 2024  | 100%          |
| 6.  | 42/2024/NQ-HĐQT         | 04/3/2024  | Approval of costs for International Women's Day gifts on March 8 <sup>th</sup>  | 100%          |
| 7.  | 44/2024/NQ-HĐQT         | 05/3/2024  | Approval of the record date for the Annual General Meeting of Shareholders 2024   | 100%          |
| 8.  | 47/2024/QĐ-HĐQT         | 08/3/2024  | Issuance of Regulations on Debt Resolution Approval at VAB  | 100%          |
| 9.  | 49/2024/QĐ-HĐQT         | 08/3/2024  | Issuance of Regulations on Interest and Fee Waiver Approval at VAB  | 100%          |
| 10. | 59/2024/NQ-HĐQT         | 22/3/2024  | Amendments and supplements to Resolution No. 268/2023/NQ-HĐQT dated 23/12/2023 on the approval of the private bond issuance plan  | 100%          |
| 11. | 62/2024/NQ-HĐQT         | 28/3/2024  | Approval of bond trading registration on the private bond trading system at the Stock Exchange  | 100%          |
| 12. | 70/2024/NQ-HĐQT         | 02/4/2024  | Approval of the location and time for the Annual General Meeting of Shareholders 2024   | 100%          |
| 13. | 91/2024/NQ-HĐQT         | 11/4/2024  | Approval of VAB's Annual Report for 2023  | 100%          |
| 14. | 92/2024/NQ-HĐQT         | 15/4/2024  | Replacement of Resolution No. 59/2024/NQ-HĐQT dated 22/03/2024 regarding "Amendments and supplements to Resolution No. 268/2023/NQ-HĐQT dated 23/12/2023 on the private bond issuance plan approval | 100%          |
| 15. | 92A/2024/NQ-HĐQT        | 16/4/2024  | Q1 2024 BOD Meeting   | 100%          |
| 16. | 98/2024/NQ-HĐQT         | 27/4/2024  | Approval of investment in solutions for safety and security in online payments and card payments using biometric recognition  | 100%          |
| 17. | 100/2024/QĐ-HĐQT        | 27/4/2024  | Issuance of Regulations on Managing and Using Digital Certificates, Electronic Signatures, and Electronic Documents at VAB  | 100%          |



| No. | Resolution/Decision No. | Date       | Summary/Excerpt   | Approval Rate |
|-----|-------------------------|------------|---|---------------|
| 18. | 105/2024/QĐ-HĐQT        | 10/05/2024 | Issuance of Internal Governance Regulations of VAB  | 100%          |
| 19. | 106/2024/QĐ-HĐQT        | 10/05/2024 | Issuance of Regulations on Organization and Operations of the BOD of VAB  | 100%          |
| 20. | 112/2024/QĐ-HĐQT        | 17/5/2024  | Issuance of Regulations on Representatives of Capital in Organizations Invested by VAB  | 100%          |
| 21. | 113/2024/NQ-HĐQT        | 21/5/2024  | Approval of costs for gifts for children on International Children's Day (1/6) and rewards for excellent students of the 2023-2024 school year  | 100%          |
| 22. | 122/2024/NQ-HĐQT        | 31/5/2024  | Approval of plans to organize company retreats in 2024  | 100%          |
| 23. | 126/2024/NQ-HĐQT        | 13/6/2024  | Approval of credit card limit transactions for internal customers of VAB  | 100%          |
| 24. | 143/2024/QĐ-HĐQT        | 01/7/2024  | Amendment and supplementation of certain articles and clauses of the Lending Regulation for customers at VAB issued under Decision No. 181/2023/QĐ-HĐQT dated 30/08/2023 by the Board of Directors. | 100%          |
| 25. | 145/2024/QĐ-HĐQT        | 1/7/2024   | Amendment and supplementation of certain articles and clauses of the Risk Appetite Regulation at VAB issued under Decision No. 185/2023/QĐ-HĐQT dated 31/08/2023 by the Board of Directors.         | 100%          |
| 26. | 150/2024/NQ-HĐQT        | 3/7/2024   | Approval of employee welfare payments on the occasion of VAB's 21st anniversary.  | 100%          |
| 27. | 158/2024/NQ-HĐQT        | 13/7/2024  | Regular Board of Directors meeting for Q2 2024.   | 100%          |
| 28. | 164/2024/QĐ-HĐQT        | 27/7/2024  | Issuance of the VAB's Rewards and Commendations Regulation.   | 100%          |
| 29. | 183/2024/NQ-HĐQT        | 09/9/2024  | Approval of the VAB Collective Labor Agreement.   | 100%          |
| 30. | 199/2024/QĐ-HĐQT        | 7/10/2024  | Official recruitment and appointment of Mr. Bùi Xuân Dũng as Deputy CEO.  | 100%          |
| 31. | 220/2024/NQ-HĐQT        | 19/10/2024 | Regular Board of Directors meeting for Q3 2024.   | 100%          |
| 32. | 232/2024/NQ-HĐQT        | 1/11/2024  | Approval of the private bond issuance plan by VAB.  | 100%          |
| 33. | 246/2024/QĐ-HĐQT        | 6/11/2024  | Issuance of VAB's Regulation on Appointment and Dismissal of Personnel.   | 100%          |
| 34. | 248/2024/QĐ-HĐQT        | 6/11/2024  | Issuance of VAB's Internal Labor Rules.   | 100%          |



| No. | Resolution/Decision No. | Date       | Summary/Excerpt  | Approval Rate |
|-----|-------------------------|------------|--|---------------|
| 35. | 249/2024/NQ-HĐQT        | 8/11/2024  | Approval of the credit card limit allocation transactions for internal customers.  | 100%          |
| 36. | 254/2024/NQ-HĐQT        | 18/11/2024 | Approval of the plan for early redemption of private bonds - code VAB12301.  | 100%          |
| 37. | 256/2024/QĐ-HĐQT        | 23/11/2024 | Issuance of VAB's Credit Approval Regulation.  | 100%          |
| 38. | 266/2024/NQ-HĐQT        | 4/12/2024  | Approval of the issuance plan for VAB's Certificate of Deposit 2024 - Phase 2.   | 100%          |
| 39. | 271/2024/NQ-HĐQT        | 12/12/2024 | Approval of the proposal to organize the 2024 business summary ceremony and 2025 business plan implementation.                 | 100%          |
| 40. | 274/2024/QĐ-HĐQT        | 13/12/2024 | Amendment to the Interbank Transaction Limit Framework Regulation issued under Decision No. 161/2022/QĐ-HĐQT dated 30/11/2023. | 100%          |
| 41. | 275/2024/NQ-HĐQT        | 13/12/2024 | Approval of the expenses for the 2024 year-end summary ceremony and lucky money gifts for employees for Lunar New Year.        | 100%          |
| 42. | 287/2024/NQ-HĐQT        | 19/12/2024 | Notification to shareholders for the right to nominate and elect additional Board of Directors members for the 2023-2028 term. | 100%          |
| 43. | 291/2024/NQ-HĐQT        | 20/12/2024 | Approval of the contract signing for accident and health insurance with Hùng Vương Insurance Corporation (BHV).                | 100%          |

### III. Supervisory Board

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

##### Members of the Supervisory Board for the 2023-2028 term

At the 2024 Annual General Meeting of Shareholders (AGM) of VAB on April 26<sup>th</sup>, 2024, the dismissal of one Supervisory Board member and the election of one replacement member were approved under Resolution No. 02/2024/NQ-ĐHĐCĐ dated April 26<sup>th</sup>, 2024.

Accordingly, the Supervisory Board of VAB for the 2023-2028 term includes:

| No. | Member                 | Position                      | Start/End Date of Membership                                    | Educational Background |
|-----|------------------------|-------------------------------|---|------------------------|
| 1   | Mrs. Nguyen Kim Phuong | Head of the Supervisory Board | Re-elected as Head of the Supervisory Board from April 28, 2023 | Bachelor of Economics  |
| 2   | Mr. Hoang Vu Tung      | Member                        | No longer a member of the Supervisory Board from April 26, 2024 | Bachelor of Banking    |



| No. | Member               | Position               | Start/End Date of Membership                                     | Educational Background |
|-----|----------------------|------------------------|--|------------------------|
| 3   | Mr. Nguyen Van Thanh | No - Specialist Member | Elected as a member of the Supervisory Board from April 28, 2023 | Bachelor of Economics  |
| 4   | Mr. Tran Ngoc Hai    | Member                 | Elected as a member of the Supervisory Board from April 26, 2024 | Master of Economics    |

## 2. Meetings of the Supervisory Board

| No. | Member                 | Number of Meetings Attended | Attendance Rate | Voting Rate | Reason for Non-attendance   |
|-----|------------------------|-----------------------------|-----------------|-------------|---|
| 01  | Mrs. Nguyen Kim Phuong | 04/04                       | 100%            | 100         |   |
| 02  | Mr. Hoang Vu Tung      | 0                           | 0               | 0           | - Due to unexpected work, with prior notice;<br>- No longer a member of the Supervisory Board from April 26, 2024 |
| 03  | Mr. Nguyen Van Thanh   | 04/04                       | 100%            | 100         |   |
| 04  | Mr. Tran Ngoc Hai      | 03/03                       | 100%            | 100         | Attended meetings after being elected as a Supervisory Board member from April 26, 2024                           |

## 3. Supervisory Board's monitoring activities over the Board of Directors, Board of Management, and Shareholders

- The Supervisory Board regularly and periodically monitors the BOD's activities as well as the BOM's business operations. It reads and evaluates quarterly financial reports as well as reports from the BOD. The Supervisory Board attends BOD and BOM meetings and provides comments, recommendations, and proposals, as well as updates on the Bank's operational monitoring.
- Supervising compliance with laws, regulations of the State Bank of Vietnam, and the Bank's Charter in the management and operation of the Bank's activities.
- Continuously monitoring the activities of the BOM.
- Tracking and updating the status of share transfers on the Upcom trading platform quarterly through the Vietnam Securities Depository and Clearing Corporation (VSDC). The Supervisory Board also oversees and assists shareholders with



shareholder information updates, reissuance of Share Ownership Certificates, and other shareholder- and share-related matters.

#### **4. Coordination between the Supervisory Board and the activities of the Board of Directors, Board of Management, and other managers**

- The Supervisory Board provides input on various internal regulations of VAB, such as lending policies, risk appetite framework, appointment and dismissal procedures, credit approval procedures, recruitment policies, and more.
- It organizes inspections, reviews, and evaluations of issues identified through internal audit reports and quarterly periodic reports from business units. The findings and recommendations are reported to the BOD and the BOM.

#### **IV. Board of Management**

| No. | Member               | Date of Birth | Educational Background | Appointment/Dismissal Date                   |
|-----|----------------------|---------------|------------------------|--|
| 1   | Mr. Nguyen Van Trong | 01/01/1970    | Master's Degree        | Appointed: 01/5/2020                         |
| 2   | Mr. Pham Linh        | 27/10/1974    | Doctorate              | Appointed: 05/6/2014                         |
| 3   | Mr. Tran Tien Dung   | 19/08/1962    | Bachelor's Degree      | Appointed: 26/6/2018                         |
| 4   | Mr. Cu Anh Tuan      | 15/11/1972    | Master's Degree        | Appointed: 01/8/2020<br>Dismissed: 20/3/2024 |
| 5   | Mr. Bui Xuan Dung    | 15/10/1976    | Master's Degree        | Appointed: 07/10/2024                        |

#### **V. Chief Accountant.**

| Name                  | Date of Birth | Educational Background | Appointment/Dismissal Date |
|-----------------------|---------------|------------------------|----------------------------|
| Mr. Nguyen Thanh Cong | 21/01/1983    | Master's Degree        | 07/9/2021                  |

#### **VI. Corporate Governance Training**

Training courses on corporate governance attended by members of the BOD, the Supervisory Board, General Director, and other managers as required by corporate governance regulations: None.

#### **VII. List of related parties of the listed company in accordance with Clause 34, Article 6 of the Securities Law and transactions involving related parties of VAB with VAB itself**

##### **1. List of related parties of VAB (see Appendix 01).**

##### **2. Transactions between VAB and related parties of VAB; or transactions between VAB and major shareholders, insiders, and related parties of insiders (see Appendix 02).**

##### **3. Transactions between insiders of the listed company and its subsidiaries or entities under VAB's control:**

- None.

##### **4. Transactions between VAB and other parties:**

4.1. Transactions between VAB and companies where members of the BOD, the Supervisory Board, or General Director have been or are currently founding members, members of the Board of Directors, or General Director within the last three (03) years (as of the reporting date):



- None.

4.2. Transactions between VAB and companies where related parties of members of the BOD, the Supervisory Board, or General Director are members of the BOD or General Director:

- None.

4.3. Other transactions of VAB (if any) that may provide material or immaterial benefits to members of the BOD, Supervisory Board, or General Director:

- None.

### VIII. Share Transactions of Insiders and Related Parties

1. List of insiders and related parties of insiders (see Appendix 03).

2. Transactions of insiders and related parties involving VAB shares:

| No. | Transacting Party                                | Relation to Insider  | Shares Held at the Beginning of the Period (as of December 29, 2023) |                | Shares Held at the End of the Period (as of December 31, 2024) |                | Reason for Increase/Decrease |
|-----|--|--|--|----------------|--|----------------|------------------------------|
|     |  |  | Number of Shares   | Percentage (%) | Number of Shares   | Percentage (%) |                              |
| 1   | Cu Chi Industrial and Commercial Development JSC | Mr. Phan Văn Toi – Vice Chairman of VAB's Board of Directors and Chairman of the Board of Cù Chi Industrial and Commercial Development JSC | 7.622.519  | 1,41%          | 6.467.319  | 1,19%          | Sold shares                  |

### IX. Other Notes

None.

Respectfully submitted./.

Recipients:

- As addressed
- Archives: Office, Legal, Administration

CHAIRMAN OF THE BOARD OF DIRECTORS



PHUONG THANH LONG



**APPENDIX 01**  
**LIST OF RELATED PARTIES OF VAB**

| No.      | Organization /Individual Name  | Securities Trading Account (if any) | Position at VAB (if any)                                  | ID Number, Date of Issue, Place of Issue | Head Office/Contact Address | Date of Becoming a Related Party | Date of Ceasing to Be a Related Party | Reason | Relationship with VAB |
|----------|--------------------------------|-------------------------------------|---|--|-----------------------------|----------------------------------|---------------------------------------|--------|-----------------------|
| <b>I</b> | <b>INTERNAL MEMBERS OF VAB</b> |                                     |   |  |                             |                                  |                                       |        |                       |
|          | <b>BOARD OF DIRECTORS</b>      |                                     |   |  |                             |                                  |                                       |        |                       |
| 1        | Mr. Phuong Thanh Long          |                                     | Chairman of the Board of Directors, Legal Representative  |  |                             | 04/01/2021                       |                                       |        |                       |
| 2        | Mr. Phan Van Toi               |                                     | Vice Chairman of the Board of Directors                   |  |                             | 28/02/2007                       |                                       |        |                       |
| 3        | Mr. Tran Tien Dung             |                                     | Member of the Board of Directors, Deputy General Director |  |                             | 26/04/2018                       |                                       |        |                       |
| 4        | Mr. Nguyen Hong Hai            |                                     | Member of the Board of                                    |  |                             | 20/06/2020                       |                                       |        |                       |





| No.                      | Organization<br>/Individual<br>Name | Securities<br>Trading<br>Account<br>(if any) | Position at<br>VAB (if<br>any)                        | ID Number, Date<br>of Issue, Place of<br>Issue | Head Office/Contact<br>Address | Date of<br>Becoming a<br>Related<br>Party | Date of<br>Ceasing<br>to Be a<br>Related<br>Party | Reason  | Relationship<br>with VAB |
|--------------------------|-------------------------------------|--|---|--|--------------------------------|---|---|---|--------------------------|
|                          |                                     |  | Directors   |  |                                |   |   |   |                          |
| 5                        | Mr. Le Hong<br>Phuong               |  | Independent<br>Member of<br>the Board of<br>Directors |  |                                | 28/4/2023                                 |   |   |                          |
| <b>SUPERVISORY BOARD</b> |                                     |  |   |  |                                |   |   |   |                          |
| 1                        | Ms. Nguyen<br>Kim Phuong            |  | Head of the<br>Supervisory<br>Board                   |  |                                | 24/4/2015                                 |   |   |                          |
| 2                        | Mr. Hoang<br>Vu Tung                |  | Member of<br>the<br>Supervisory<br>Board              |  |                                | 26/4/2018                                 | 26/4/2024   | According<br>to the<br>resolution<br>of the<br>General<br>Meeting of<br>Shareholde<br>rs (GMS)<br>in 2024 |                          |
| 3                        | Mr. Nguyen<br>Van Thanh             |  | Member of<br>the<br>Supervisory<br>Board              |  |                                | 28/4/2023                                 |   |   |                          |



| No.                        | Organization /Individual Name | Securities Trading Account (if any) | Position at VAB (if any)        | ID Number, Date of Issue, Place of Issue | Head Office/Contact Address | Date of Becoming a Related Party | Date of Ceasing to Be a Related Party | Reason                                      | Relationship with VAB |
|----------------------------|-------------------------------|-------------------------------------|---------------------------------|--|-----------------------------|----------------------------------|---------------------------------------|---|-----------------------|
| 4                          | Mr. Tran Ngoc Hai             |                                     | Member of the Supervisory Board |  |                             | 26/4/2024                        |                                       |   |                       |
| <b>BOARD OF MANAGEMENT</b> |                               |                                     |                                 |  |                             |                                  |                                       |   |                       |
| 1                          | Mr. Nguyen Van Trong          |                                     | Acting General Director         |  |                             | 01/5/2020                        |                                       |   |                       |
| 2                          | Mr. Pham Linh                 |                                     | Deputy General Director         |  |                             | 05/6/2014                        |                                       |   |                       |
| 3                          | Mr. Tran Tien Dung            |                                     | Deputy General Director         |  |                             | 26/4/2018                        |                                       |   |                       |
| 4                          | Mr. Cu Anh Tuan               |                                     | Deputy General Director         |  |                             | 01/8/2020                        | 20/3/2024                             | By decision of the Board of Directors (BOD) |                       |



| No.        | Organization /Individual Name   | Securities Trading Account (if any) | Position at VAB (if any) | ID Number, Date of Issue, Place of Issue | Head Office/Contact Address | Date of Becoming a Related Party | Date of Ceasing to Be a Related Party | Reason | Relationship with VAB |
|------------|---|-------------------------------------|--------------------------|--|-----------------------------|----------------------------------|---------------------------------------|--------|-----------------------|
| 5          | Mr. Bui Xuan Dung   |                                     | Deputy General Director  |  |                             | 07/10/2024                       |                                       |        |                       |
|            | <b>CHIEF ACCOUNTANT</b>   |                                     |                          |  |                             |                                  |                                       |        |                       |
| 1          | Mr. Nguyen Thanh Cong   |                                     | Chief Accountant         |  |                             | 08/9/2021                        |                                       |        |                       |
| <b>II</b>  | <b>SUBSIDIARY COMPANY</b>   |                                     |                          |  |                             |                                  |                                       |        |                       |
| 1          | <b>VAB Debt Management and Asset Exploitation Company Limited (AMC VAB)</b> |                                     |                          |  |                             | 27/12/2010                       |                                       |        |                       |
| <b>III</b> | <b>MAJOR SHAREHOLDER</b>  |                                     |                          |  |                             |                                  |                                       |        |                       |
| 1          | <b>Viet Phuong Investment Group Joint Stock Company</b>                     |                                     |                          |  |                             | 01/11/2010                       |                                       |        |                       |



## APPENDIX 02

### TRANSACTIONS BETWEEN VAB AND RELATED PARTIES OF VAB; OR BETWEEN VAB AND MAJOR SHAREHOLDERS, INSIDERS, OR RELATED PARTIES OF INSIDERS

| No. | Name of Organization/ Individual | Relations hip with the Company                     | ID, Date of Issue, Place of Issue | Address | Time of Transactions with the Company | Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors  | Content, Quantity, Total Value of Transaction                                      | Note |
|-----|----------------------------------|--|-----------------------------------|---------|---------------------------------------|---|--|------|
| 1.  | Phuong Thanh Long                | Insider  |                                   |         | 26/01/2024                            | 214/2023/NQ-HĐQT dated 25/10/2023 regarding approval of credit card limit transactions for customers under Article 126 of the Law on Credit Institutions at VAB | Content: International Visa Credit Card<br>Quantity: 01 CardLimit: 300,000,000 VND |      |
| 2.  | Cu Anh Tuan                      | Insider<br>(No longer an insider as of 20/03/2024) |                                   |         | 05/01/2024                            | 214/2023/NQ-HĐQT dated 25/10/2023 regarding approval of credit card limit transactions for customers under Article 126 of the Law on Credit Institutions at VAB | Content: Domestic Credit Card<br>Quantity: 01 CardLimit: 100,000,000 VND           |      |
| 3.  | Nguyen Kim Phuong                | Insider  |                                   |         | TDNĐ: 16/01/2024VI                    | 04/2024/NQ-HĐQT dated 05/01/2024  | Content: Domestic Credit Card, International Visa Credit                           |      |



| No. | Name of Organization/<br>Individual                 | Relationship with the Company | ID, Date of Issue, Place of Issue | Address | Time of Transactions with the Company      | Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors  | Content, Quantity, Total Value of Transaction  | Note |
|-----|---|-------------------------------|-----------------------------------|---------|--|---|--|------|
|     |   |                               |                                   |         | SA:<br>20/01/2024                          | regarding approval of credit card limit transactions for insiders of VAB  | CardQuantity: 02 CardsLimits:- Domestic Credit Card: 100,000,000 VND- VISA: 150,000,000 VND  |      |
| 4.  | <b>Nguyen Van Thanh</b>                             | Insider                       |                                   |         | TDNĐ:<br>16/01/2024VI<br>SA:<br>20/01/2024 | 04/2024/NQ-HĐQT dated 05/01/2024 regarding approval of credit card limit transactions for insiders of VAB   | Content: Domestic Credit Card, International Visa Credit CardQuantity: 02 CardsLimits:- Domestic Credit Card: 100,000,000 VND- VISA: 100,000,000 VND |      |
| 5.  | <b>Nguyen Thanh Cong</b>                            | Insider                       |                                   |         | 28/02/2024                                 | 04/2024/NQ-HĐQT dated 05/01/2024 regarding approval of credit card limit transactions for insiders of VAB   | Content: Domestic Credit CardQuantity: 01 CardLimit: 100,000,000 VND   |      |
| 6.  | <b>Hung Vuong Joint Stock Insurance Corporation</b> | Related Party                 |                                   |         | 07/02/2024 to 31/12/2025                   | 34/2024/NQ-HĐQT dated 07/02/2024 regarding approval of transactions, contracts/appendices for 2024–2025 insurance services between VAB and Hung Vuong Joint Stock Insurance | Content: Fire, motor vehicle, and money insurance for 2024–2025Quantity: 03 products/servicesValue: 1,498,987,688 VND                                |      |



| No. | Name of Organization/<br>Individual          | Relationship with the Company | ID, Date of Issue, Place of Issue | Address | Time of Transactions with the Company | Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors                            | Content, Quantity, Total Value of Transaction  | Note |
|-----|--|-------------------------------|-----------------------------------|---------|---------------------------------------|---|--|------|
|     |  |                               |                                   |         |                                       | Corporation (BHV)   |  |      |
| 7.  | Tran Ngoc Hai                                | Insider                       |                                   |         | 17/06/2024                            | 126/2024/NQ-HĐQT dated 13/06/2024 regarding approval of credit card limit transactions for insiders of VAB                | Content: Domestic Credit CardQuantity: 01 CardLimit: 100,000,000 VND   |      |
| 8.  | Bui Xuan Dung                                | Insider                       |                                   |         | 13/11/2024                            | 249/2024/QĐ-HĐQT dated 08/11/2024 regarding approval of credit card limit transactions for insiders                       | Content: International Visa Credit CardQuantity: 01 CardLimit: 200,000,000 VND   |      |
| 9.  | Hung Vuong Joint Stock Insurance Corporation | Related Party                 |                                   |         | 20/12/2024                            | 291/2024/QĐ-HĐQT dated 20/12/2024 regarding approval of the insurance contract for VAB staff and their relatives for 2025 | Content: Accident and health insurance for VAB staff and their relatives (VietABankCare) for 2025Quantity: 01 product/serviceValue: Maximum 3.46 billion VND |      |



### APPENDIX 03

#### LIST OF INSIDERS AND RELATED PARTIES OF INSIDERS

| No.                       | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any)                                 | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                                 |
|---------------------------|---------------------------------|-------------------------------------|--|---|-----------------|-------------------------------|--|---------------------------------------|
| <b>BOARD OF DIRECTORS</b> |                                 |                                     |  |   |                 |                               |  |                                       |
| 1                         | Phuong Thanh Long               |                                     | Chairman of the Board of Directors, Legal Representative |   |                 | 0.000                         | 0.00%  |                                       |
| 1.1                       | Phuong Huu Linh                 |                                     |  |   |                 | 0.000                         | 0.00%  | Father                                |
| 1.2                       | Luong Thi Linh                  |                                     |  |   |                 | 1,280,363                     | 0.24%  | Mother                                |
| 1.3                       | Phuong Thuy Lien                |                                     |  |   |                 | 0.000                         | 0.00%  | Elder Sister                          |
| 1.4                       | Nguyen Xuan Dung                |                                     |  |   |                 | 0.000                         | 0.00%  | Brother-in-law (husband of Mrs. Lien) |
| 1.5                       | Phuong Minh Luan                |                                     |  |   |                 | 0.000                         | 0.00%  | Elder Brother                         |
| 1.6                       | Nguyen Phuong Hanh              |                                     |  |   |                 | 0.000                         | 0.00%  | Sister-in-law (wife of Mr. Luan)      |
| 1.7                       | Pham Hoang Anh                  |                                     |  |   |                 | 0.000                         | 0.00%  | Wife                                  |
| 1.8                       | Phuong Khanh An                 |                                     |  |   |                 | 0.000                         | 0.00%  | Daughter                              |



| No.  | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any)                | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                            |
|------|---------------------------------|-------------------------------------|---|---|-----------------|-------------------------------|--|----------------------------------|
| 1.9  | Phuong Thao Anh                 |                                     |   |   |                 | 0.000                         | 0.00%  | Daughter                         |
| 1.10 | Phuong Hien Anh                 |                                     |   |   |                 | 0.000                         | 0.00%  | Daughter                         |
| 1.11 | Pham Tuan Anh                   |                                     |   |   |                 | 0.000                         | 0.00%  | Father-in-law                    |
| 1.12 | Hoang Thuy Chung                |                                     |   |   |                 | 0.000                         | 0.00%  | Mother-in-law                    |
| 2    | Phan Van Toi                    |                                     | Vice Chairman of the Board of Directors |   |                 | 0.000                         | 0.00%  |                                  |
| 2.1  | Phan Van Dum                    |                                     |   |   |                 | 0.000                         | 0.00%  | Father                           |
| 2.2  | Nguyen Thi Ut                   |                                     |   |   |                 | 0.000                         | 0.00%  | Mother                           |
| 2.3  | Lam Van Roi                     |                                     |   |   |                 | 0.000                         | 0.00%  | Father-in-law                    |
| 2.4  | Ngo Thi Manh                    |                                     |   |   |                 | 0.000                         | 0.00%  | Mother-in-law                    |
| 2.5  | Lam Thi Thu Huong               |                                     |   |   |                 | 0.000                         | 0.00%  | Wife                             |
| 2.6  | Phan Thi Bich Chi               |                                     |   |   |                 | 0.000                         | 0.00%  | Daughter                         |
| 2.7  | Le Luong Tam                    |                                     |   |   |                 | 0.000                         | 0.00%  | Son-in-law (Husband of Bich Chi) |
| 2.8  | Phan Lam Xuan Mai               |                                     |   |   |                 | 0.000                         | 0.00%  | Daughter                         |
| 2.9  | Phan Thi Lan                    |                                     |   |   |                 | 0.000                         | 0.00%  | Younger sister                   |
| 2.10 | Phan Van Noi                    |                                     |   |   |                 | 0.000                         | 0.00%  | Younger brother                  |



| No.  | Name of Organization/Individual                | Securities Trading Account (if any) | Position at VAB (if any)   | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                                |
|------|--|-------------------------------------|--|---|-----------------|-------------------------------|--|--------------------------------------|
| 2.11 | Doan Thi Lung                                  |                                     |  |   |                 | 0.000                         | 0.00%  | Sister-in-law (Wife of Noi)          |
| 2.12 | Cu Chi Industrial & Commercial Development JSC |                                     |  |   |                 | 6.467.319                     | 1,19%  | Chairman of the Board                |
| 2.13 | Hoc Mon Food Processing JSC                    |                                     |  |   |                 | 0.000                         | 0.00%  | Board Member                         |
| 2.14 | Tay Bac Construction Development JSC           |                                     |  |   |                 | 0.000                         | 0.00%  | Chairman of the Board                |
| 3    | Tran Tien Dung                                 |                                     | <b>Board Member, Deputy General Director, and VAB Corporate Governance Manager</b> |   |                 | <b>5.492.760</b>              | <b>1,02%</b>                                 |                                      |
| 3.1  | Tran Minh Thong                                |                                     |  |   |                 | 0                             | 0.00%  | Father                               |
| 3.2  | Ninh Thi Chieu                                 |                                     |  |   |                 | 0                             | 0.00%  | Mother                               |
| 3.3  | Tran Thi Minh Thu                              |                                     |  |   |                 | 0                             | 0.00%  | Elder Sister                         |
| 3.4  | Nguyen Gia Sao                                 |                                     |  |   |                 | 0                             | 0.00%  | Brother-in-law (Husband of Minh Thu) |
| 3.5  | Tran Minh Dong                                 |                                     |  |   |                 | 0                             | 0.00%  | Elder                                |



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|------|---------------------------------|-------------------------------------|--------------------------|---|-----------------|-------------------------------|--|--|
|      |                                 |                                     |                          |   |                 |                               |  | Brother                                |
| 3.6  | Mai Xuan Nghia                  |                                     |                          |   |                 | 0                             | 0.00%  | Sister-in-law (Wife of Minh Dong)      |
| 3.7  | Tran Minh Thanh                 |                                     |                          |   |                 | 0                             | 0.00%  | Elder Sister                           |
| 3.8  | Bui Duy Thom                    |                                     |                          |   |                 | 0                             | 0.00%  | Brother-in-law (Husband of Minh Thanh) |
| 3.9  | Tran Minh Ha                    |                                     |                          |   |                 | 0                             | 0.00%  | Younger Sister                         |
| 3.10 | Le Mau Lam                      |                                     |                          |   |                 | 0                             | 0.00%  | Brother-in-law (Husband of Minh Ha)    |
| 3.11 | Lam Nhat Phuong                 |                                     |                          |   |                 | 0                             | 0.00%  | Wife                                   |
| 3.12 | Tran Nhat Nam Phuong            |                                     |                          |   |                 | 0                             | 0.00%  | Daughter                               |
| 3.13 | Tran Nhat Phuong Vy             |                                     |                          |   |                 | 0                             | 0.00%  | Daughter                               |
| 3.14 | Tran Duc Anh                    |                                     |                          |   |                 | 0                             | 0.00%  | Son                                    |
| 3.15 | Lam Van Tho                     |                                     |                          |   |                 | 0                             | 0.00%  | Father-in-law                          |
| 3.16 | Bui Thu Van                     |                                     |                          |   |                 | 0                             | 0.00%  | Mother-in-law                          |
| 3.17 | VAB Debt Management and         |                                     |                          |   |                 | 0                             | 0.00%  | Member of the Board                    |



| No.  | Name of Organization/Individual              | Securities Trading Account (if any) | Position at VAB (if any)                           | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes              |
|------|--|-------------------------------------|--|---|-----------------|-------------------------------|--|--------------------|
|      | Asset Exploitation Co., Ltd.                 |                                     |  |   |                 |                               |  |                    |
| 4    | Nguyen Hong Hai                              |                                     | <b>Board Member, Authorized Disclosure Officer</b> |   |                 | 0                             | 0.00%  |                    |
| 4.1  | Nguyen Nhu Muc                               |                                     |  |   |                 | 0                             | 0.00%  | Father             |
| 4.2  | Pham Thi Tam                                 |                                     |  |   |                 | 0                             | 0.00%  | Mother             |
| 4.3  | Trinh Kim Dung                               |                                     |  |   |                 | 0                             | 0.00%  | Mother-in-law      |
| 4.4  | Ngo Tuan Kiep                                |                                     |  |   |                 | 0                             | 0.00%  | Father-in-law      |
| 4.5  | Ngo Thu Huong                                |                                     |  |   |                 | 0                             | 0.00%  | Wife               |
| 4.6  | Nguyen Duy Anh                               |                                     |  |   |                 | 0                             | 0.00%  | Son                |
| 4.7  | Nguyen Hoang Long                            |                                     |  |   |                 | 0                             | 0.00%  | Son                |
| 4.8  | Nguyen Hong Giang                            |                                     |  |   |                 | 0                             | 0.00%  | Younger Brother    |
| 4.9  | Nguyen Thu Ha                                |                                     |  |   |                 | 0                             | 0.00%  | Younger Sister     |
| 4.10 | Nguyen Thi Anh                               |                                     |  |   |                 | 0                             | 0.00%  | Sister-in-law      |
| 4.11 | Lai Anh Tuan                                 |                                     |  |   |                 | 0                             | 0.00%  | Brother-in-law     |
| 4.12 | VAB Debt and Asset Management One Member LLC |                                     |  |   |                 | 0                             | 0.00%  | Chairman, Director |



| No.  | Name of Organization/Individual        | Securities Trading Account (if any) | Position at VAB (if any) | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes          |
|------|--|-------------------------------------|--------------------------|---|-----------------|-------------------------------|--|----------------|
| 5    | Le Hong Phuong                         |                                     | Independent Board Member |   |                 | 0.000                         | 0.00%  |                |
| 5.1  | Le Viet Hung                           |                                     |                          |   |                 | 0.000                         | 0.00%  | Father         |
| 5.2  | Pham Thi Loc                           |                                     |                          |   |                 | 0.000                         | 0.00%  | Mother         |
| 5.3  | Nguyen Van Duc                         |                                     |                          |   |                 | 0.000                         | 0.00%  | Father-in-law  |
| 5.4  | Tran Thu An                            |                                     |                          |   |                 | 0.000                         | 0.00%  | Mother-in-law  |
| 5.5  | Nguyen Tran Phuong My                  |                                     |                          |   |                 | 0.000                         | 0.00%  | Wife           |
| 5.6  | Le Nguyen Phuong Linh                  |                                     |                          |   |                 | 0.000                         | 0.00%  | Daughter       |
| 5.7  | Le Thanh Tung                          |                                     |                          |   |                 | 0.000                         | 0.00%  |                |
| 5.8  | Le Tien Dung                           |                                     |                          |   |                 | 0.000                         | 0.00%  | Elder Brother  |
| 5.9  | Pham Thi Oanh                          |                                     |                          |   |                 | 0.000                         | 0.00%  | Sister-in-law  |
| 5.10 | Le Hong Phong                          |                                     |                          |   |                 | 0.000                         | 0.00%  | Elder Brother  |
| 5.11 | Nguyen Thi Thanh                       |                                     |                          |   |                 | 0.000                         | 0.00%  | Sister-in-law  |
| 5.12 | Le Thi Bich Ngoc                       |                                     |                          |   |                 | 0.000                         | 0.00%  | Elder Sister   |
| 5.13 | Doan Van Hong                          |                                     |                          |   |                 | 0.000                         | 0.00%  | Brother-in-law |
| 5.14 | Vietnam-Singapore Truth Investment JSC |                                     |                          |   |                 | 0.000                         | 0.00%  | CEO            |



| No.      | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any)                            | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes           |
|----------|---------------------------------|-------------------------------------|---|---|-----------------|-------------------------------|--|-----------------|
| 5.15     | Newtechco Group JSC             |                                     |   |   |                 | 0.000                         | 0.00%  | CEO             |
| <b>6</b> | <b>Nguyen Kim Phuong</b>        |                                     | Head of the Control Board                           |   |                 | <b>1.280</b>                  | <b>0,000237 %</b>                            |                 |
| 6.1      | Nguyen Van Tam                  |                                     |   |   |                 | 0                             | 0%   | Father          |
| 6.2      | Nguyen Kim Em                   |                                     |   |   |                 | 0                             | 0%   | Mother          |
| 6.3      | Nguyen Thanh Tung               |                                     |   |   |                 | 0                             | 0%   | Younger Brother |
| 6.4      | Nguyen Thanh Son                |                                     |   |   |                 | 0                             | 0%   | Younger Brother |
| 6.5      | Nguyen Thi Kim Xoan             |                                     |   |   |                 | 0                             | 0%   | Younger Sister  |
| 6.6      | Nguyen Thanh Long               |                                     |   |   |                 | 0                             | 0%   | Younger Brother |
| 6.7      | Nguyen Thi Nga                  |                                     |   |   |                 |                               |  | Sister-in-law   |
| 6.8      | Nguyen Thi Kim Loan             |                                     |   |   |                 | 0                             | 0%   | Sister-in-law   |
| 6.9      | Phan Van Cuong                  |                                     |   |   |                 | 0                             | 0%   | Brother-in-law  |
| <b>7</b> | <b>Hoang Vu Tung</b>            |                                     | <b>Member of the Control Board until 26/04/2024</b> |   |                 | <b>0</b>                      | <b>0.00%</b>                                 |                 |
| 7.1      | Hoang Lai                       |                                     |   |   |                 | 0                             | 0.00%  | Father          |



| No.      | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any)           | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                                    |
|----------|---------------------------------|-------------------------------------|------------------------------------|---|-----------------|-------------------------------|--|--|
| 7.2      | Vu Thi Kim Thin                 |                                     |                                    |   |                 | 0                             | 0.00%  | Mother                                   |
| 7.3      | Tran Duc Thu                    |                                     |                                    |   |                 | 0                             | 0.00%  | Father-in-law                            |
| 7.4      | Nguyen Thi Lich                 |                                     |                                    |   |                 | 0                             | 0.00%  | Mother-in-law                            |
| 7.5      | Hoang Vu Linh                   |                                     |                                    |   |                 | 0                             | 0.00%  | Older Brother                            |
| 7.6      | Hoang My Phuong                 |                                     |                                    |   |                 | 0                             | 0.00%  | Younger Sister                           |
| 7.7      | John Byron Elipoulos            |                                     |                                    |   |                 | 0                             | 0.00%  | Brother-in-law                           |
| 7.8      | Tran Thi Le Dung                |                                     |                                    |   |                 | 0                             | 0.00%  | Wife                                     |
| 7.9      | Hoang Gia Bach                  |                                     |                                    |   |                 | 0                             | 0.00%  | Child                                    |
| 7.10     | Hoang Anh Gia An                |                                     |                                    |   |                 | 0                             | 0.00%  | Child                                    |
| <b>8</b> | <b>Nguyen Van Thanh</b>         |                                     | <b>Member of the Control Board</b> |   |                 | <b>0</b>                      | <b>0%</b>                                    |  |
| 8.1      | Nguyen Van Chin                 |                                     |                                    |   |                 | 0                             | 0%   | Father                                   |
| 8.2      | Nguyen Thi My                   |                                     |                                    |   |                 | 0                             | 0%   | Mother                                   |
| 8.3      | Nguyen Thi Ngoc Do              |                                     |                                    |   |                 | 0                             | 0%   | Younger Sister                           |
| 8.4      | Nguyen The Loc                  |                                     |                                    |   |                 | 0                             | 0%   | Brother-in-law (Husband of Mrs. Ngoc Do) |
| 8.5      | Nguyen Van Huy                  |                                     |                                    |   |                 | 0                             | 0%   | Younger                                  |



| No.  | Name of Organization/Individual  | Securities Trading Account (if any) | Position at VAB (if any)                    | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                                 |
|------|----------------------------------|-------------------------------------|---|---|-----------------|-------------------------------|--|---------------------------------------|
|      |                                  |                                     |   |   |                 |                               |  | Brother                               |
| 9    | Tran Ngoc Hai                    |                                     | Member of the Control Board from 26/04/2024 |   |                 | 0                             | 0%   |                                       |
| 9.1  | Tran Ngoc Kien                   |                                     |   |   |                 | 0                             | 0%   | Father                                |
| 9.2  | Cao Thi Minh                     |                                     |   |   |                 | 0                             | 0%   | Mother                                |
| 9.3  | Tran Thi Kim Yen                 |                                     |   |   |                 | 0                             | 0%   | Older Sister                          |
| 9.4  | Nguyen Van Them                  |                                     |   |   |                 | 0                             | 0%   | Brother-in-law (Husband of Mrs. Yen)  |
| 9.5  | Tran Ngoc Dung                   |                                     |   |   |                 | 0                             | 0%   | Older Brother                         |
| 9.6  | Tran Ngoc Tuan                   |                                     |   |   |                 | 0                             | 0%   | Older Brother                         |
| 9.7  | Le Thi Hong Hanh                 |                                     |   |   |                 | 0                             | 0%   | Sister-in-law (Wife of Mr. Tuan)      |
| 9.8  | Tran Thi Kim Loan                |                                     |   |   |                 | 0                             | 0%   | Older Sister                          |
| 9.9  | Pham Tan Tuoc                    |                                     |   |   |                 | 0                             | 0%   | Brother-in-law (Husband of Mrs. Loan) |
| 9.10 | Tran Thi Kim Phuong (Miami Mari) |                                     |   |   |                 | 0                             | 0%   | Older Sister (Residing in Japan)      |



| No.       | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any) | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                                   |
|-----------|---------------------------------|-------------------------------------|--------------------------|---|-----------------|-------------------------------|--|---|
| 9.11      | Minami Toru                     |                                     |                          |   |                 | 0                             | 0%   | Brother-in-law (Husband of Mrs. Phuong) |
| 9.12      | Tran Thi Kim Lien               |                                     |                          |   |                 | 0                             | 0%   | Older Sister (Residing in Canada)       |
| 9.13      | Nguyen Dang Ngan                |                                     |                          |   |                 | 0                             | 0%   | Brother-in-law (Husband of Mrs. Lien)   |
| 9.14      | Tran Thi Kim Thanh              |                                     |                          |   |                 | 0                             | 0%   | Older Sister                            |
| 9.15      | Nguyen Cong Khoang              |                                     |                          |   |                 | 0                             | 0%   | Brother-in-law (Husband of Mrs. Thanh)  |
| <b>10</b> | <b>Nguyễn Văn Trọng</b>         |                                     | <b>Acting CEO</b>        |   |                 | <b>0</b>                      | <b>0.00%</b>                                 |   |
| 10.1      | Nguyễn Văn Tự                   |                                     |                          |   |                 |                               |  | Father                                  |
| 10.2      | Nguyễn Thị Nguyễn               |                                     |                          |   |                 | 0                             | 0.00%  | Mother                                  |
| 10.3      | Thái Thị Hồng Phụng             |                                     |                          |   |                 | 0                             | 0.00%  | Wife                                    |
| 10.4      | Nguyễn Thái Tuấn                |                                     |                          |   |                 | 0                             | 0.00%  | Child                                   |
| 10.5      | Nguyễn Thảo Phương              |                                     |                          |   |                 | 0                             | 0.00%  | Child                                   |
| 10.6      | Nguyễn Thị Kính                 |                                     |                          |   |                 | 0                             | 0.00%  | Older Sister                            |



| No.       | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any)       | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes                                |
|-----------|---------------------------------|-------------------------------------|--------------------------------|---|-----------------|-------------------------------|--|--------------------------------------|
| 10.7      | Nguyễn Thị Đại                  |                                     |                                |   |                 | 0                             | 0.00%  | Younger Sister                       |
| 10.8      | Phùng Văn Trung                 |                                     |                                |   |                 | 0                             | 0.00%  | Brother-in-law (Husband of Mrs. Đại) |
| 10.9      | Nguyễn Thị Lý                   |                                     |                                |   |                 | 0                             | 0.00%  | Younger Sister                       |
| 10.10     | Nguyễn Văn Sở                   |                                     |                                |   |                 | 0                             | 0.00%  | Brother-in-law (Husband of Mrs. Lý)  |
| 10.11     | Nguyễn Văn Thuyết               |                                     |                                |   |                 | 0                             | 0.00%  | Younger Brother                      |
| 10.12     | Nguyễn Thu Hằng                 |                                     |                                |   |                 | 0                             | 0.00%  | Sister-in-law (Wife of Mr. Thuyết)   |
| 10.13     | Bùi Thị An                      |                                     |                                |   |                 | 0                             | 0.00%  | Mother-in-law                        |
| 10.14     | Thái Minh Hải                   |                                     |                                |   |                 |                               |  | Father-in-law                        |
| <b>11</b> | Phạm Linh                       |                                     | <b>Deputy General Director</b> |   |                 | <b>0</b>                      | <b>0.00%</b>                                 |                                      |
| 11.1      | Phạm Toa                        |                                     |                                |   |                 | 0                             | 0.00%  | Father                               |
| 11.2      | Phan Thị Hồng                   |                                     |                                |   |                 | 0                             | 0.00%  | Mother                               |
| 11.3      | Le Thị Kim Loan                 |                                     |                                |   |                 | 0                             | 0.00%  | Wife                                 |



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|-------|---------------------------------|-------------------------------------|--|---|-----------------|-------------------------------|--|---------------------------------------|
| 11.4  | Pham Hong Thuy                  |                                     |  |   |                 | 0                             | 0.00%  | Younger Sister                        |
| 11.5  | Pham Le Anh Thu                 |                                     |  |   |                 | 0                             | 0.00%  | Child                                 |
| 11.6  | Pham Nguyen Chuong              |                                     |  |   |                 | 0                             | 0.00%  | Child                                 |
| 11.7  | Le Hua                          |                                     |  |   |                 | 0                             | 0.00%  | Father-in-law                         |
| 11.8  | Tran Thi Vien                   |                                     |  |   |                 | 0                             | 0.00%  | Mother-in-law                         |
| 11.9  | Vu Minh Thanh                   |                                     |  |   |                 | 0                             | 0.00%  | Brother-in-law (Husband of Mrs. Thuy) |
| 11.10 | Hung Vuong Insurance JSC        |                                     |  |   |                 | 0                             | 0.00%  | Board Membership                      |
| 12    | Bui Xuan Dung                   |                                     | Deputy General Director (since 07/10/2024) |   |                 | 0.000                         | 0.00%  |                                       |
| 12.1  | Vu Khanh Ly                     |                                     |  |   |                 | 0                             | 0.00%  | Wife                                  |
| 12.2  | Bui Xuan Tam                    |                                     |  |   |                 | 0                             | 0.00%  | Father                                |
| 12.3  | Ngo Nguyet Nga                  |                                     |  |   |                 | 0                             | 0.00%  | Mother                                |
| 12.4  | Vu Dinh Tien                    |                                     |  |   |                 | 0                             | 0.00%  | Father-in-law                         |
| 12.5  | Hoang Thi Chinh                 |                                     |  |   |                 | 0                             | 0.00%  | Mother-in-law                         |





| No.       | Name of Organization/Individual | Securities Trading Account (if any) | Position at VAB (if any) | ID Card/Passport No./ Date of Issue/ Place of Issue | Contact Address | Shares Owned at End of Period | Shareholding Percentage at End of Period (%) | Notes           |
|-----------|---------------------------------|-------------------------------------|--------------------------|---|-----------------|-------------------------------|--|-----------------|
| 12.6      | Bui Thuc Anh                    |                                     |                          |   |                 | 0                             | 0.00%  | Older Sister    |
| 12.7      | Bui Thi Tuyet Minh              |                                     |                          |   |                 | 0                             | 0.00%  | Older Sister    |
| 12.8      | Bui Xuan Toan                   |                                     |                          |   |                 | 0                             | 0.00%  | Younger Brother |
| 12.9      | Mai Nam Thang                   |                                     |                          |   |                 | 0                             | 0.00%  | Brother-in-law  |
| 12.10     | Nguyen Hai Dang                 |                                     |                          |   |                 | 0                             | 0.00%  | Brother-in-law  |
| 12.11     | Bui Yen Chi                     |                                     |                          |   |                 | 0                             | 0.00%  | Daughter        |
| 12.12     | Bui Yen Trang                   |                                     |                          |   |                 | 0                             | 0.00%  | Daughter        |
| 12.13     | Bui Yen Bao Tran                |                                     |                          |   |                 | 0                             | 0.00%  | Daughter        |
| <b>13</b> | Nguyen Thanh Cong               |                                     | <b>Chief Accountant</b>  |   |                 | <b>0</b>                      | <b>0.00%</b>                                 |                 |
| 13.1      | Nguyen Thien De                 |                                     |                          |   |                 | 0                             | 0.00%  | Father          |
| 13.2      | Luu Thi Trang                   |                                     |                          |   |                 | 0                             | 0.00%  | Mother          |
| 13.3      | Nguyen Thi Thanh Van            |                                     |                          |   |                 | 0                             | 0.00%  | Wife            |
| 13.4      | Nguyen Hai Phong                |                                     |                          |   |                 | 0                             | 0.00%  | Son             |
| 13.5      | Nguyen Quynh Chi                |                                     |                          |   |                 | 0                             | 0.00%  | Daughter        |
| 13.6      | Nguyen Thi Phuong Nhung         |                                     |                          |   |                 | 0                             | 0.00%  | Younger Sister  |
| 13.7      | Nguyen The Vinh                 |                                     |                          |   |                 | 0                             | 0.00%  | Brother-in-law  |
| 13.8      | Nguyen Viet Can                 |                                     |                          |   |                 | 0                             | 0.00%  | Father-in-law   |
| 13.9      | Nguyen Thanh Lan                |                                     |                          |   |                 | 0                             | 0.00%  | Mother-in-law   |