

REPORT ON THE CORPORATE GOVERNANCE

From 01 January 2024 To 31 December 2024

To: - State Security Commission of Vietnam;
- Stock exchanges.

Company Name: **VIET CAPITAL COMMERCIAL JOINT STOCK BANK**
Registered Office: **HM Town Building, 412 Nguyen Thi Minh Khai Street, Ward 5, District 3,
Ho Chi Minh City**
Telephone: (84-28) 62679679
Fax: (84-28) 62638668
Email: bvbank247@bvbank.net.vn
Charter capital: **VND 5.518.462.150.000**
Stock Code: **BVB**
Corporate Governance Structure: **General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director**

Regarding the implementation of internal audit functions: **has been implemented**

I. Activities of the General Meeting of Shareholders

On 19 April 2024, Viet Capital Commercial Joint Stock Bank held its Annual General Meeting of Shareholders in 2024 with the following specific contents:

- Approval of the Board of Directors' report on the evaluation of the Board of Directors, the implementation of the General Meeting of Shareholders' resolutions, and the business results of BVBank in 2023.
- Approval of the business orientation and business plan for 2024 of BVBank.
- Approval of the report on the implementation of the orientations in 2023 and the plan to implement the orientations in 2024 of the Executive Board.
- Approval of the report on the performance of duties in 2023 of the Board of Supervisors.
- Approval of the remuneration, operating expenses of the Board of Supervisors in 2024.
- Approval of the selection of an independent audit firm to audit BVBank's financial statements in 2024.

- Approval of the separate and consolidated financial statements for the fiscal year 2023, which have been audited.
- Approval of the profit distribution plan for 2023.
- Approval of the total remuneration, full-time allowances, and operating expenses of the Board Members in 2024.
- Approval of the plan to increase charter capital in 2024.
- Approval of the transfer of BVB shares from UPCOM to a listed Stock exchange.
- Approval of the internal regulations on bank governance.
- Approval of the operating regulations of the Bank's Board of Directors.
- Approval of the operating regulations of the Bank's Board of Supervisors.
- Approval of the amendment, supplementation, and issuance of BVBank's Charter.
- Approval of other matters delegated to the Board of Directors by the General Meeting of Shareholders.

Information on the meetings and Resolutions/Decisions of the General Meeting of Shareholders
(including Resolutions of the General Meeting of Shareholders approved in the form of written opinion):

| No. | Resolution No. | Date | Content |
|-----|-----------------------|-----------------|---|
| 1 | 01/24/BVBank/NQ-DHDCD | 19 April 2024 | Resolution on the annual general meeting in 2024 |
| 2 | 02/24/BVBank/NQ-DHDCD | 31 October 2024 | Resolution on the written opinion of shareholders of Viet Capital Commercial Joint Stock Bank in 2024 |

II. Board of Directors

1. Information about Members of the Board of Directors (BOD):

As of 31 December 2024, the Board of Directors of Viet Capital Commercial Joint Stock Bank consists of 05 members, including 04 full-time members and 01 independent member. Details are as follows:

| No. | Board Member | Position | Date of cessation as the Board Members/ Independent Board of Directors | |
|-----|-------------------------|-----------------------------|--|--|
| | | | Date of Appointment for the term 2020-2025 | Date of Dismissal for the term 2020-2025 |
| 1 | Mr. Le Anh Tai | Chairperson of the BOD | 26 June 2020 | |
| 2 | Ms. Nguyen Thanh Phuong | Vice Chairperson of the BOD | 26 June 2020 | |

| | | | | |
|---|----------------------|--------------------------|----------------|--|
| 3 | Mr. Ngo Quang Trung | Board Member | 26 June 2020 | |
| 4 | Mr. Nguyen Nhat Nam | Board Member | 26 June 2020 | |
| 5 | Mr. Pham Quang Khanh | Independent Board Member | 26 August 2020 | |

2. Board of Directors' Meetings

| No. | Board Members | No. of Board Meetings Attended | Attendance Rate | Reason for Absence |
|-----|-------------------------|--------------------------------|-----------------|--------------------|
| 1 | Mr. Le Anh Tai | 4/4 | 100% | |
| 2 | Ms. Nguyen Thanh Phuong | 4/4 | 100% | |
| 3 | Mr. Ngo Quang Trung | 4/4 | 100% | |
| 4 | Mr. Nguyen Nhat Nam | 4/4 | 100% | |
| 5 | Mr. Pham Quang Khanh | 4/4 | 100% | |

3. Activities of the Board of Directors (BOD) in supervising the Executive Board:

The BOD's supervisory activities over the Executive Board are conducted in accordance with the law, BVBank's Charter, the BOD's organizational & operation regulations, and the Bank's internal governance regulations.

BVBank's BOD has assigned specific responsibilities to each member. Each BOD member is tasked with overseeing and supervising specific key areas of the bank's operations, based on their experience, expertise, and capabilities, contributing to enhancing the bank's operational efficiency.

At the same time, to ensure effective supervision and achieve high efficiency throughout the business operation process, the BOD regularly collaborates with the Executive Board and other relevant members to organize regular and ad hoc meetings, specifically as follows:

- Monthly: The BOD participates in a coordination meeting with the Executive Board to promptly address the Executive Board's proposals during BVBank's operations, thereby ensuring the bank's operations are safe and smooth in accordance with the approved development orientation.

- Quarterly: The Board of Directors (BOD) organizes an extended coordination meeting among the BOD, the Board of Supervisors (BOS), the Executive Board, and other relevant members to comprehensively evaluate the bank's operations in the previous quarter. Based on the evaluation, the BOD provides guidance and direction for future tasks and promptly offers opinions, suggestions, and development orientations for the following period.

- Additionally, the BOD organizes extraordinary Board meetings to resolve and handle emerging matters.

4. Activities of the sub-committees under the Board of Directors (BOD):

The BOD has implemented restructuring and established the Committees/Boards/Sub-committees, including:

- Risk Management Committee
- Human Resources Committee
- Digital Banking Committee
- The Board of Directors approves credit granting
- Risk and Loss Management Committee (Credit and Non-credit)
- Debt Purchase and Sale Board
- Headquarters Debt Management Department
- Real Estate Settlement Board
- Reward and Recognition Board
- Disciplinary Board
- Other Sub-committees as prescribed by the BVBank’s legal and internal regulations.

The Committees/Boards/Sub-committees have been highly active and effective in providing advice and recommendations to the Board of Directors in fulfilling their duties and responsibilities as prescribed by the Credit Institutions Law and BVBank's Charter, aiming to support to the Executive Board in both business operations and risk management.

The Committees/Boards/Sub-committees operate strictly within their specific functions, which is publicly disclosed throughout the BVBank system to ensure transparency. Moreover, the Committees/Boards/Sub-committees continuously review, monitor, and improve the regulatory frameworks in their respective areas to ensure the separation between the governance and oversight functions of the Board of Directors and the operational functions of the Executive Board, in compliance with legal regulations.

5. Resolutions/Decisions adopted by the Board of Directors in 2024 (details in Appendix 01)

III. Board of Supervisors

1. Information about the Members’s Board of Supervisors (BOS):

Currently, the Bank’s BOS for the term 2020-2025 consists of 03 members, including 02 full-time members and 01 part-time member.

Details are as follows:

| No. | BOS Member | Position | Date of Appointment for the term 2020-2025 | Date of Dismissal for the term 2020-2025 |
|------------|---------------------------|-----------------|---|---|
| 1 | Ms. Phan Thi Hong Lan | Head of BOS | 26 June 2020 | |
| 2 | Mr. Le Hoang Nam | BOS Member | 26 June 2020 | |
| 3 | Ms. Nguyen Thi Thanh Thuy | BOS Member | 26 August 2020 | |

BOS Meetings:

| No. | BOS Member | No. of Meetings Attended | Attendance Rate | Voting Rate | Reason for Absence |
|-----|---------------------------|--------------------------|-----------------|-------------|--------------------|
| 1 | Ms. Phan Thi Hong Lan | 10/10 | 100% | 100% | |
| 2 | Mr. Le Hoang Nam | 10/10 | 100% | 100% | |
| 3 | Ms. Nguyen Thi Thanh Thuy | 10/10 | 100% | 100% | |

In addition to the aforementioned meetings, the Members's Board of Supervisors frequently discuss, agree upon, and decide on matters and tasks within their assigned duties and responsibilities.

2. Supervisory activities of the Board of Supervisors over the Board of Directors, Executive Board, and shareholders:

The Board of Supervisors oversees the operations of the Board of Directors and the Executive Board in governance and management through internal audits.

The 2024 audit results, Internal Audit revealed numerous recommendations and risk warnings for individual customers, business lines, personnel, or internal regulations that required additions or amendments. The Board of Directors instructed the General Director to implement solutions to rectify, address violations, or amend procedures and regulations to align with actual practices and comply with the State Bank's regulations. In 2024, the Executive Board effectively addressed the internal audit recommendations, contributing to the reduction of risks in BVBank's operations.

In compliance with the Law on Credit Institutions, The Board of Supervisors has monitored the list of founding shareholders, major shareholders, members of the Board of Directors, members of the Board of Supervisors, the General Director and related parties of members of the Board of Directors, members of the Board of Supervisors, and the General Director and has updated the information regularly to ensure that it is complete and timely as required.

3. Coordination between the Board of Supervisors and the activities of the Board of Directors, Executive Board, and other management:

BVBank's Board of Supervisors operates completely independently from the Board of Directors and the Executive Board. In the process of performing its duties, the Board of Supervisors always receives cooperation and support from the Board of Directors, the Executive Board, as well as business units, head office departments, and audit activities of the Board of Supervisors do not cause any difficulties or disrupt the business operations of BVBank. All recommendations and risk warnings regarding BVBank's operations through the Internal Audit Reports are acknowledged by the Board of Directors and the Executive Board. They propose solutions, handle measures, and direct relevant units to implement corrections to the recommendations.

IV. Executive Board

List of Executive Board Members on 31 December 2024 consists of 05 members, details are as follows:

| No. | Executive Board Members | Position | Date of Birth | Academic Degree | Date of Appointment/Dismissal |
|-----|--------------------------|-------------------------|------------------|-----------------|-------------------------------|
| 1 | Mr. Ngo Quang Trung | General Director | 10 December 1973 | Master | 08 June 2016 |
| 2 | Mr. Le Van Be Muoi | Deputy General Director | 10 March 1972 | Master | 01 May 2017 |
| 3 | Mr. Nguyen Thanh Tu | Deputy General Director | 27 February 1983 | Master | 15 June 2023 |
| 4 | Mr. Pham Viet Hai | Deputy General Director | 18 December 1979 | Master | 15 June 2023 |
| 5 | Ms. Van Thanh Khanh Linh | Deputy General Director | 30 August 1979 | Master | 15 June 2023 |

V. Chief Accountant

| Full name | Date of Birth | Professional Qualification | Date of Appointment/Dismissal |
|-----------------|------------------|----------------------------|-------------------------------|
| Mr. Ly Cong Nha | 01 November 1967 | University | 17 March 2017 |

VI. Corporate Governance Training

BVBank regularly nominates members of the Board of Directors and Executive Board to participate in specialized workshops organized by the State Bank, other management agencies, and international organizations. This aims to enhance their professional knowledge and grasp the latest policy orientations and development trends for members of the Board of Directors and Executive Board.

In addition to specialized workshops for senior leaders, BVBank also implements training courses for other management levels to keep pace with current trends and development orientations in the banking system and comply with Vietnamese law, such as:

- The Senior Executive Banking Training Program (SECO) for the Executive Board;
- "Leading with Emotional Intelligence" leadership development Program; "The SLII EXPERIENCE" Training Program for Unit Heads;
- Customer Experience Management training program for all HO staff;
- Integration training Program for newly joined management levels;

- Dissemination of laws on Anti-terrorism; laws on Anti-corruption, Anti-money laundering, and counter-terrorism financing; Personal data protection regulations according to Decree 13;
- Training program on life and non-life insurance products;
- Advanced professional training programs such as appraisal, fraud risk management in the digital age;
- Training the Trainer program for GVNB;
- Advanced management skills training program (Leader Pro) for Head/Deputy Head of Business Units;
- Training the Trainer program for management levels who also hold the role of GVNB;
- Dissemination of laws on Anti-terrorism; laws on Anti-corruption, Anti-money laundering, and counter-terrorism financing; Personal data protection regulations according to Decree 13.

VII. List of related parties of a public company (from 01 January 2024 to 31 December 2024) and transactions between related parties of the company and the company itself

1. List of related parties of BVBank (*details in Appendix 2*).
2. Transactions between the company and its related parties; or between the company and major shareholders, insiders, related parties of insiders.

Transactions from 01 January 2024 to 31 December 2024

DVT: Vietnamese Dong (VND) millions

| Relationship | Transactions | Amount |
|-----------------------|--|---------------|
| Subsidiary | Fixed deposit | 453.000 |
| | Principal and Interest Repayment on Deposit | 455.791 |
| Affiliated companies | Fixed deposit | 294.600 |
| | Principal and interest repayment on Deposit | 285.198 |
| | Loan disbursement | 548.637 |
| | Principal and interest repayment on Loan | 548.346 |
| Other related parties | Remuneration paid to the Board of Directors: | 5.876 |
| | <u>Including:</u> | |
| | - Mr. Le Anh Tai – Chairman | 2.403 |
| | - Ms. Nguyen Thanh Phuong - Vice Chairperson | 1.788 |
| | - Mr. Nguyen Nhat Nam – Member | 1.389 |
| | - Mr. Pham Quang Khanh - Independent member | 296 |
| | Remuneration paid to the Board of Supervisors | 2.113 |
| | Remuneration paid to the General Director and Chief Accountant | 13.140 |
| | <u>Including:</u> | |
| | - Salary of the General Director | 4.264 |
| | - Salary of other key managers | 8.876 |

3. Transactions between insiders of the company, related parties of insiders with subsidiaries, and companies that the company has control over: *No occurrence.*

4. Transactions between the company and other parties: *No occurrence.*

VIII. Transactions of shares by insiders and related parties of insiders (from 01 January 2024 to 31 December 2024):

1. List of insiders and related parties of insiders (*details in Appendix 3*).

2. Transactions of insiders and related parties of insiders with the company's shares (*details in Appendix 4*).

IX. Other notes: None.

Recipient:

- As above;
- For filing: Board of Directors's Office;
- Archive according to regulations.

CHAIRPERSON OF BOARD OF DIRECTORS

(Signed & Sealed)


LE ANH TAI

APPENDIX 01

(The attached Governance Report No. 14/25/BVBank/BC-HDQT on 24 January 2025)

Resolutions/Decisions of the Board of Directors from 01 January 2024 to 31 December 2024

| No. | Resolution No. | Date | Content |
|-----|-----------------------|-----------------|--|
| 1 | 01 - 09 | | Blank |
| 2 | 10/24/BVBank/NQ-HDQT | 04 January 2024 | Regarding the business plan for the fiscal year 2023 |
| 3 | 11/24/BVBank/CV- HDQT | 10 January 2024 | Regarding the commitment to implement the listing of bonds on the Stock Exchange |
| 4 | 12/24/QD-HDQT | 10 January 2024 | Regarding the approval of the registration file for the public offering of bonds to increase tier 2 capital in 2024-2025 |
| 5 | 13/24/QD-HDQT | 10 January 2024 | Regarding the recruitment of personnel for the Board of Directors' Office |
| 6 | 14/24/CV-HDQT | 15 January 2024 | Supplementing the share ownership certificate template |
| 7 | 15/24/QD-HDQT | 15 January 2024 | Regarding the early redemption of previously issued bonds with codes BVB122028, BVB12201, BVB12203 |
| 8 | 16/24/BVBank/QD-HDQT | 19 January 2024 | Regarding the purchase of bad debts from customer Dang Thi Kieu Thu that were sold to VAMC |
| 9 | 17/24/QD-HDQT | 19 January 2024 | Regarding changing the location of Ha Tinh Branch headquarters |
| 10 | 18/24/QD-HDQT | 19 January 2024 | Regarding changing the location of Phu Tho Branch headquarters |
| 11 | 19/24/QD-HDQT | 19 January 2024 | Regarding the establishment of a real estate disposal board of the Viet Capital Commercial Joint Stock Bank |
| 12 | 19A/24/BVBank/QD-HDQT | 19 January 2024 | Regarding the approval of the plan to implement IT system maintenance items in 2024 |
| 13 | 20/24/BVBank/QD-HDQT | 25 January 2024 | Regarding the payment of supplementary remuneration, rewards, and competitions for collectives and individuals in 2023 |
| 14 | 21/24/BVBank/QD-HDQT | 25 January 2024 | Regarding the payment of allowances for the leaders of BVBank in 2023 |
| 15 | 22/24/BVBank/QD-HDQT | 25 January 2024 | Regarding the commendation of the Board of Directors' Office |
| 16 | 22A/24/BVBank/QD-HDQT | 26 January 2024 | Regarding the approval of the transfer of land use rights at 289 Kinh Duong Vuong, Quarter 6, An Lac Ward, Tan Binh District, HCMC |
| 17 | 23/24/BC-HDQT | 30 January 2024 | Governance Report for 2023 |
| 18 | 23A/HP16/24/NQ-HDQT | 31 January 2024 | Resolution of the 16 th meeting |

| No. | Resolution No. | Date | Content |
|------------|-----------------------|------------------|---|
| 19 | 23B/24/BVBank/NQ-HDQT | 31 January 2024 | Regarding the approval of the proposed appointment of Mr. Ngo Quang Trung as General Director |
| 20 | 24/24/CD-HDQT | 02 February 2024 | Regarding implementation according to the requirements of the Board of Supervisors stated in the report on inspection and supervision results for the fourth quarter of 2023 |
| 21 | 25/24/BVBank/QD-HDQT | 07 February 2024 | Regarding the purchase of bad debts from customer Nguyen Khac Tiep that were sold to VAMC |
| 22 | 26/24/BVBank/QD-HDQT | 20 February 2024 | Regarding the implementation of the capital increase plan in 2024 |
| 23 | 27/24/CV-TT.HDQT | 26 February 2024 | Regarding the development and proposal of policies and solutions to accelerate the work of debt settlement |
| 24 | 28/24/BVBank/NQ-HDQT | 28 February 2024 | Regarding the establishment of the Organizing Committee for the 2024 Annual General Meeting of Shareholders |
| 25 | 29/24/BVBank/QD-HDQT | 28 February 2024 | Regarding the approval of the last registration date to exercise the right to attend the 2024 Annual General Meeting of Shareholders |
| 26 | 30/24/BVBank/QD-HDQT | 05 March 2024 | Regarding the termination of the regulations on issuance, payment, and use of cards issued pursuant to Decision No. 274/12/QD-HDQT on 13 August 2012 and documents amending and supplementing |
| 27 | 31/24/BVBank/CV-HDQT | 13 March 2024 | Regarding the explanation of attendance at the meeting according to Official Dispatch 375/VPCP-TH on 11 March 2024 |
| 28 | 32/24/BVBank/QD-HDQT | 15 March 2024 | Regarding the adjustment of the organizational structure of some departments under the block/center at the headquarters |
| 29 | 33/24/BVBank/QD-HDQT | 22 March 2024 | Regarding receiving collateral to replace debt repayment obligations of customer Quoc Nghia Technology Limited Liability Company |
| 30 | 34/24/BVBank/QD-HDQT | 26 March 2024 | Regarding the public issuance of bonds to increase Tier 2 capital in 2024-2025 |
| 31 | 35/24/BVBank/QD-HDQT | 26 March 2024 | Regarding the amendment and supplementation of the organizational structure regulations of Viet Capital Commercial Joint Stock Bank |
| 32 | 36/24/BVBank/QD-HDQT | 27 March 2024 | Regarding the deployment of a new payment model - Acquiring Bank model accepting card payments with card organizations |
| 33 | 37/24/CD-TT.HDQT | 28 March 2024 | Regarding the implementation as directed by the State Bank in document No. 2140/NHNN-TTGSNH on 20 March 2024 |
| 34 | 38 - 42 | | Blank |

| No. | Resolution No. | Date | Content |
|------------|-----------------------|---------------|---|
| 35 | 43/24/BVBank/TM-HDQT | 28 March 2024 | Invitation to the General Meeting of Shareholders |
| 36 | | 28 March 2024 | Congress program |
| 37 | | 28 March 2024 | Congress regulations |
| 38 | | 28 March 2024 | Proposal to the General Meeting of Shareholders on the establishment of a list of Presiding Panel, Secretariat, and Vote Counting Committee |
| 39 | 44 - 46 | | Blank |
| 40 | 47/24/BVBank/BC-HDQT | 28 March 2024 | Report on the evaluation of the Board of Directors' work, the results of implementing the resolutions of the General Meeting of Shareholders and the business results of Viet Capital Commercial Joint Stock Bank in 2023 |
| 41 | 48/24/BVBank/TT-HDQT | 28 March 2024 | Proposal on approving the operating orientation and business plan of BVBank in 2024 |
| 42 | 49/24/BVBank/TT-HDQT | 28 March 2024 | Proposal on approval of audited separate and consolidated financial statements for fiscal year 2023 |
| 43 | 50/24/BVBank/TT-HDQT | 28 March 2024 | Proposal on approving the profit distribution plan for 2023 |
| 44 | 51/24/BVBank/TT-HDQT | 28 March 2024 | Proposal on the total remuneration, full-time allowances and operating expenses of the Board Members in 2024 |
| 45 | 52/24/BVBank/TT-HDQT | 28 March 2024 | Proposal on the plan to increase charter capital in 2024 |
| 46 | 53/24/BVBank/TT-HDQT | 28 March 2024 | Proposal on the implementation of the transfer of BVBank shares from UPCOM to listing on the Stock Exchange |
| 47 | 54/24/BVBank/TT-HDQT | 28 March 2024 | Proposal to approve the internal regulations on bank governance |
| 48 | 55/24/BVBank/TT-HDQT | 28 March 2024 | Proposal to approve the operating regulations of the board of directors |
| 49 | 56/24/BVBank/TT-HDQT | 28 March 2024 | Proposal to amend the BVBank's charter |
| 50 | 57/24/BVBank/TT-HDQT | 28 March 2024 | Proposal to the General Meeting of Shareholders to authorize the Board of Directors for certain matters |
| 51 | | 28 March 2024 | Draft Resolution |
| 52 | 58 | | Blank |
| 53 | 59/24/BVBank/NQ-HDQT | 28 March 2024 | Regarding the matter of submitting the draft document to the 2023 General Meeting of Shareholders |
| 54 | 59A/24/BVBank/QD-HDQT | 01 April 2024 | Regarding the approval of registration documents for public bond offering to increase Tier 2 capital in 2024-2025 |
| 55 | 59B/24/BVBank/QD-HDQT | 01 April 2024 | Regarding changing the location of Long Bien Branch headquarters |

| No. | Resolution No. | Date | Content |
|------------|-------------------------|---------------|--|
| 56 | 60/24/BVBank/NQ-HDQT | 08 April 2024 | Regarding the matter of amending the documents for the 2024 Annual General Meeting of Shareholders of the Viet Capital Commercial Joint Stock Bank (1 st time) |
| 57 | 61/24/BVBank/QD-HDQT | 08 April 2024 | Regarding the purchase of the customer Vietnam Paging Company Limited 's bad debt sold to VAMC and accepting the collateral in replacement of part of the customer's debt obligation |
| 58 | 62/24/BVBank/QD-HDQT | 08 April 2024 | Regarding receiving collateral to replace part of the customer Lux Window Joint Stock Company 's debt repayment obligations |
| 59 | 63/24/BVBank/NQ-HDQT | 12 April 2024 | Regarding the reappointment of General Director, Mr. Ngo Quang Trung for the term 2024-2029 |
| 60 | 63A/24/BVBank/NQ-HDQT | 16 April 2024 | Regarding receiving collateral to replace the customer Bui Thi Dieu 's debt repayment obligations |
| 61 | 63B/24/BVBank/NQ-HDQT | 16 April 2024 | Regarding receiving collateral to replace the customer Tai Tuan Wood Limited Liability Company 's debt repayment obligations |
| 62 | 64/24/BVBank/QD-HDQT | 22 April 2024 | Decision on reappointing Mr. Le Van Be Muoi - Deputy General Director |
| 63 | 65/24/BVBank/QD-HDQT | 22 April 2024 | Decision on reappointing Mr. Nguyen Thanh Tu - Deputy General Director |
| 64 | 66/24/BVBank/QD-HDQT | 22 April 2024 | Decision on reappointing Mr. Phan Viet Hai - Deputy General Director |
| 65 | 67/24/BVBank/QD-HDQT | 22 April 2024 | Decision on reappointing Ms. Van Thanh Khanh Linh-Deputy General Director |
| 66 | 68/24/BVBank/BC-HDQT | 22 April 2024 | Report on the approval of the General Meeting of Shareholders' resolution for 2024 - Sent to the Banking Supervision Agency |
| 67 | 69/24/BVBank/BC-HDQT | 22 April 2024 | Report on the approval of the General Meeting of Shareholders' resolution for 2024 - Sent to the State Security Commission of Vietnam |
| 68 | 70/24/BVBank/BC-CT.HDQT | 23 April 2024 | Report on personnel of the Board of Directors of Viet Capital Commercial Joint Stock Bank - Sent to the Banking Supervision Agency |
| 69 | 71/24/BVBank/QD-HDQT | 24 April 2024 | Regarding the repurchase of the customer Tien Vinh Phu Single-member Limited Liability 's bad debt previously sold to VAMC and receiving collateral to replace part of the customer's debt repayment obligations |
| 70 | 71A/24/BVBank/QD-HDQT | 02 May 2024 | Regarding the establishment of the Long Bien Branch |
| 71 | 72/24/BVBank/QD-HDQT | 07 May 2024 | Regarding the establishment of the Financial Information Analysis Department under the Finance Division of BVBank |

| No. | Resolution No. | Date | Content |
|------------|-------------------------|--------------|--|
| 72 | 73/24/BVBank/CD-HDQT | 09 May 2024 | Regarding the implementation of the Supervisory Board's request as stated in the Quarterly 01.2024 Inspection and Supervision Results Report |
| 73 | 74/24/BVBank/QD-HDQT | 10 May 2024 | Regarding the issuance of internal regulations on the governance of Viet Capital Commercial Joint Stock Bank |
| 74 | 75/24/BVBank/QD-HDQT | 10 May 2024 | Regarding the issuance of operating regulations for the Board of Directors |
| 75 | 76/24/BVBank/QD-HDQT | 14 May 2024 | Official Dispatch committing to the listing of bonds on the Stock Exchange |
| 76 | 77/24/BVBank/QD-HDQT | 15 May 2024 | Resolution on the approval of the detailed debt repayment plan and registration documents for the public offering of bonds to increase tier 2 capital in 2024-2025 |
| 77 | 78/24/BVBank/QD-HDQT | 16 May 2024 | Decision on the issuance of regulations for managing environmental and social risks |
| 78 | | 17 May 2024 | Evaluation and classification of individual KPIs for the Quarterly 01.2024 - Board of Directors Office |
| 79 | 79 | | Blank |
| 80 | 80/24/BVBank/QD-HDQT | 21 May 2024 | Regarding the replacement (holding) of collateral to replace the debt repayment obligation |
| 81 | 81/24/BVBank/NQ-HDQT | 23 May 2024 | Resolution on approving the employee stock ownership plan (ESOP) in 2024 |
| 82 | 82/24/BVBank/NQ-HDQT | 23 May 2024 | List of employees eligible to purchase shares under the ESOP in 2024 |
| 83 | 82A/HP17/24/NQ-HDQT | 23 May 2024 | Resolution of the 17 th Board of Directors meeting |
| 84 | 83/24/BVBank/CV-TT.HDQT | 28 May 2024 | Regarding the implementation of the Credit Scoring System Development service |
| 85 | 84/24/BVBank/CD-HDQT | 13 June 2024 | Regarding the implementation of the Board of Supervisors' request in Report No. 54/24/BVBank/BC-BKS |
| 86 | 84A/24/BVBank/QD-HDQT | 20 June 2024 | Regarding the approval of the plan to sell bad debts to VAMC in 2024 |
| 87 | 85/24/BVBank/QD-HDQT | 26 June 2024 | Regarding the issuance of credit regulations |
| 88 | 86/24/BVBank/TB-HDQT | 27 June 2024 | Regarding the provision of information of shareholders owning 01% or more of the charter capital |
| 89 | 87/24/BVBank/QD-HDQT | 28 June 2024 | Regarding the issuance of regulations on the Internal Control System |
| 90 | 88/24/BVBank/QD-HDQT | 28 June 2024 | Regarding the Regulation on Operational Risk Management |
| 91 | 89/24/BVBank/QD-HDQT | 28 June 2024 | Regarding the Business Continuity Plan Regulation |
| 92 | 90/24/BVBank/QD-HDQT | 01 July 2024 | Regarding regulations on capital contribution and share purchase |

| No. | Resolution No. | Date | Content |
|------------|--------------------------|----------------|--|
| 93 | 91/24/BVBank/QD-HDQT | 01 July 2024 | Regarding the issuance of financial regulations |
| 94 | 92/24/BVBank/QD-HDQT | 01 July 2024 | Regarding the issuance of regulations on asset classification |
| 95 | 93/24/BVBank/QD-HDQT | 01 July 2024 | Regarding the digital transformation roadmap for the period 2024-2025 and the vision to 2030 |
| 96 | 94/24/BVBank/QD-HDQT | 03 July 2024 | Regarding the recruitment of new staff for the Board of Directors' Office |
| 97 | 95/24/BVBank/QD-HDQT | 09 July 2024 | Regarding the purchase of bad debts previously sold to VAMC and the handling of customer debts |
| 98 | 96/24/BVBank/NQ-HDQT | 10 July 2024 | Regarding the implementation of a plan to issue shares from equity capital at a rate of 10% |
| 99 | 97/24/CD-TT HDQT | 15 July 2024 | Regarding the implementation of guidance from the State Bank in Notification No. 230/TB-NHNN on 02 July 2024 |
| 100 | 97A/24/BVBank/QD-HDQT | 15 July 2024 | Regarding the issuance of Regulations on credit approval authority |
| 101 | 98/24/BVBank/QD-HDQT | 26 July 2024 | Regarding the repurchase of the customer Tien Vinh Phu Single-member Limited Liability 's bad debt previously sold to VAMC and receiving collateral to replace part of the customer's debt repayment obligations |
| 102 | 99/24/BVBank/CV-CT.HDQT | 30 July 2024 | Regarding the adjustment of the type of securities held by the shareholders |
| 103 | 100/24/BVBank/BC-HDQT | 30 July 2024 | Governance Report for the first 6 months of 2024 |
| 104 | 100/24/BVBank/TB-CT.HDQT | 31 July 2024 | Regarding the last registration date to exercise the right to receive shares issued due to an increase in charter capital from owner's equity |
| 105 | 101/24/BVBank/CV-CT.HDQT | 31 July 2024 | Announcement of share issuance to increase charter capital from owner's equity |
| 106 | 102/24/BVBank/QD-HDQT | 31 July 2024 | Regarding the abolition of the International Payment Operations Regulations |
| 107 | 103/24/BVBank/QD-HDQT | 31 July 2024 | Regarding the issuance of Regulations on the establishment and use of provisions to handle risks in operations |
| 108 | 104/24/BVBank/QD-HDQT | 07 August 2024 | Regarding the approval of the transfer of land use rights, ownership of houses and other assets attached to the land at plot no. 401, map sheet no. 13, address no. 240 Thong Nhat, Phuong Son Ward, Nha Trang City, Khanh Hoa |
| 109 | 105/24/BVBank/CD-TT.HDQT | 09 August 2024 | Regarding noting some contents in the reports of the Board of Supervisors and thematic reports of the Internal Audit Department in the Quarterly 02/2024 |
| 110 | 106/24/BVBank/QD-HDQT | 12 August 2024 | Regarding the regulation on contributing capital to purchase shares |

| No. | Resolution No. | Date | Content |
|------------|---------------------------------|----------------------|--|
| 111 | 107/24/BVBank/NQ-HDQT | 22 August 2024 | Regarding approving the results of the share issuance to increase charter capital from the owner's equity ratio of 10% |
| 112 | 108/24/BVBank/TB-CT. HDQT | 22 August 2024 | Regarding the announcement of the consolidated list of shareholders who received shares issued to increase charter capital from the owner's equity |
| 113 | 108B/24/BVBank/QD-HDQT | 27 August 2024 | Regarding preferential loans for BVBank employees in 2024 |
| 114 | 108A/HP18/24/BVBank/NQ- HDQT | 28 August 2024 | Resolution of the 18 th session of the 2020-2025 term |
| 115 | 109/24/BVBank/CV-CT.HDQT | 29 August 2024 | Regarding the adjustment of the type of securities of the security holder |
| 116 | 110/24/BVBank/CV-CT.HDQT | 29 August 2024 | Regarding the commitment to supplement documents at VSDC |
| 117 | 111/24/BVBank/CV-CT.HDQT | 30 August 2024 | Regarding approving the change in charter capital of Viet Capital Commercial Joint Stock Bank |
| 118 | 111A/24/BVBank/QD- CT.HDQT | 01 September 2024 | Regarding the adjustment of employee ranks at the the Board of Directors's Office |
| 119 | 112/24/CD-HDQT | 06 September 2024 | Implemented according to Official Dispatch No. 1327/Department II.5 on 28 August 2024 |
| 120 | 113/24/BVBank/NQ-HDQT | 06 September 2024 | Regarding supplementing the content of the License and renewing the Operating License |
| 121 | 114/24/CD-HDQT | 11 September 2024 | Regarding proactively implementing some supports and backup solutions for business plans due to the impact of Storm No. 3 |
| 122 | 115/24/CD-HDQT | 11 September 2024 | Resolution on restructuring some units under the Blocks/Departments/Divisions/Centers at the Headquarters |
| 123 | 116/24/BVBank/QD-HDQT | 12 September 2024 | Regarding support to overcome the consequences of storm No. 3 (Yagi) for the northern region |
| 124 | 117/24/BVBank/QD-HDQT | 13 September 2024 | Regarding the approval of the results of the public issuance of bonds to increase tier 2 capital in 2024-2025 (Phase 1) |
| 125 | 118/24/BVBank/QD-HDQT | 19 September 2024 | Regarding the development of Internal Audit Department software to serve the work |
| 126 | 119/24/BVBank/NQ-HDQT | 19 September 2024 | Regarding the collection of written opinions of shareholders in 2024 |
| 127 | 120/25/BVBank/NQ-HDQT | 19 September 2024 | Announcement of the last registration date |
| 128 | 121/24/BVBank/QD-HDQT | 19 September 2024 | Regarding the approval of the results of the public issuance of bonds to increase tier 2 capital in 2024-2025 (Phase 1) |
| 129 | 122/24/BVBank/NQ-HDQT | 24 September 2024 | Regarding the implementation of the plan to issue shares to existing shareholders in 2024 |
| 130 | 123/24/BVBank/NQ-HDQT | 24 September 2024 | Regarding the approval of the registration dossier to offer additional shares to the public |

| No. | Resolution No. | Date | Content |
|------------|--------------------------|------------------|---|
| 131 | 124/24/BVBank/QD-HDQT | 03 October 2024 | Regarding the issuance of regulations on information security and safety |
| 132 | 125/24/BVBank/QD-HDQT | 08 October 2024 | Regarding the adjustment of the plan to issue bonds to increase tier 2 capital in 2024-2025 |
| 133 | 126/24/BVBank/NQ-HDQT | 16 October 2024 | Regarding the amendment of clause 2, Article 13 of the Charter of Viet Capital Commercial Joint Stock Bank |
| 134 | 127-130 | | Blank |
| 135 | 131/24/BVBank/TB-DHDCT | 18 October 2024 | Notice on soliciting written shareholder opinions in 2024 (related to the listing of publicly issued bonds) |
| 136 | 132/24/BVBank/NQ-HDQT | 22 October 2024 | Regarding the improvement of governance mechanisms at BVBank |
| 137 | 133/24/BVBank/NQ-HDQT | 28 October 2024 | Regarding the early repurchase of issued bonds (code BVB123025) |
| 138 | 134/24/BVBank/CV-CT.HDQT | 29 October 2024 | Supplementing the dossier in the Securities Registration Certificate adjustment dossier |
| 139 | 135/24/BVBank/CD-TT.HDQT | 29 October 2024 | Implementing the recommendations of the Board of Supervisors in the report on the results of the inspection and supervision of the Quarterly 03/2024 |
| 140 | 136/24/BVBank/QD-HDQT | 01 November 2024 | Regarding the arrangement of management personnel |
| 141 | 137/24/BVBank/QD-HDQT | 01 November 2024 | Regarding the arrangement of management personnel |
| 142 | 138/24/BVBank/QD-HDQT | 01 November 2024 | Regarding the appointment of the company's chairperson and the change of legal representative of Viet Capital Commercial Joint Stock Bank's Single Member Limited Liability Company for Debt Recovery & Asset Management |
| 143 | 139/24/BVBank/BC-HDQT | 01 November 2024 | Report on the approval of the Resolution on soliciting BVBank's written shareholder opinions in 2024 |
| 144 | 140/24/BVBank/BC-HDQT | 01 November 2024 | Report on the approval of the Resolution on soliciting BVBank's written shareholder opinions in 2024 |
| 145 | 141/24/BVBank/NQ-HDQT | 12 November 2024 | Regarding finalizing the list of shareholders to send notice of exercising the right to nominate and nominate personnel expected to elect members of the Board of Directors and Board of Supervisors of Viet Capital Commercial Joint Stock Bank for the term 2025-2030 |
| 146 | 142/24/BVBank/TB-CT.HDQT | 12 November 2024 | Regarding the last registration date to exercise the right to nominate and nominate personnel expected to elect members of the Board of Directors and Board of Supervisors for the term 2025-2030 |

| No. | Resolution No. | Date | Content |
|------------|--------------------------|------------------|---|
| 147 | 143/24/BVBank/NQ-HDQT | 12 November 2024 | Regarding changing the name and location of the Nha Trang Branch headquarters |
| 148 | 144/24/BVBank/QD-HDQT | 12 November 2024 | Regarding amendments and supplements to the Regulations on organizational structure of Viet Capital Commercial Joint Stock Bank issued with Decision 47/23/QD-HDQT on 12 April 2023 |
| 149 | 145/24/BVBank/QD-HDQT | 20 November 2024 | Regarding the repurchase of the customer Asean Resource Company Limited 's bad debt previously sold to VAMC and received collateral to replace part of the customer's debt repayment obligations |
| 150 | 145A/24/BVBank/QD-HDQT | 21 November 2024 | Resolution of the 19 th meeting of the term 2020-2025 |
| 151 | 146/24/BVBank/TB-HDQT | 26 November 2024 | Notice of candidacy and nomination of personnel expected to elect members for the Board of Directors and the Board of Supervisors for the term 2025-2030 |
| 152 | 147/24/BVBank/BC-CT.HDQT | 27 November 2024 | Regarding the list of shareholders holding 1% or more of BVBank's charter capital |
| 153 | 148/24/BVBank/QD-HDQT | 03 December 2024 | Regarding the transfer of bad debts to VAMC in the second phase of 2024 |
| 154 | 149/24/BVBank/QD-HDQT | 03 December 2024 | Regarding the purchase of bad debts from the customer Quang Minh Food Company Limited |
| 155 | 149A/24/BVBank/NQ-HDQT | 03 December 2024 | Regarding the adjustment of the business plan for the 2024 fiscal year |
| 156 | 150/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to SCB |
| 157 | 151/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to ACB |
| 158 | 152/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to BIDV |
| 159 | 153/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to Nam A Bank |
| 160 | 154/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of |

| No. | Resolution No. | Date | Content |
|------------|--------------------------|------------------|---|
| | | | credit institutions, foreign banks' branches sent to Kien Long Bank |
| 161 | 155/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to Phuong Dong |
| 162 | 156/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to Citibank |
| 163 | 157/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to Sacombank |
| 164 | 158/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to State Bank of Ho Chi Minh City |
| 165 | 159/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to Vietcombank |
| 166 | 160/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to LP bank |
| 167 | 161/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to Quoc Dan |
| 168 | 162/24/BVBank/CV-CT.HDQT | 05 December 2024 | Regarding the verification of documents to evaluate the implementation of professional ethics standards for personnel under the management of credit institutions, foreign banks' branches sent to State Bank of Ho Chi Minh City |
| 169 | 163/24/BVBank/QD-HDQT | 05 December 2024 | Regarding the transfer of bad debts to VAMC in the 3 rd phase of 2024 |
| 170 | 164/24/BVBank/QD-HDQT | 16 December 2024 | Regarding the adjustment of the authorization to handle collateral in debt settlement activities |
| 171 | 165/24/BVBank/QD-HDQT | 16 December 2024 | Regarding the repurchase of bad debts previously sold to VAMC and the sale of debts to third parties |

| No. | Resolution No. | Date | Content |
|-----|--------------------------|------------------|---|
| | | | of customer Le Thu Huyen - Nguyen The Gioi (Thu Do Branch) |
| 172 | 167/24/BVBank/CV-CT.HDQT | 18 December 2024 | Document assessing the compliance with professional ethics standards of Mr. Le Anh Tai, Ngo Quang Trung, Nguyen Nhat Nam, Nguyen Hoai Nam, Pham Quang Khanh |
| 173 | 168/24/BVBank/CV-CT.HDQT | 18 December 2024 | Document assessing the compliance with professional ethics standards of Mr. Le Hoang Nam, Ms. Nguyen Thi Thanh Thuy, Ms. Nguyen Thi Thanh Tam |
| 174 | 169/24/BVBank/NQ-HDQT | 20 December 2024 | Regarding the adjustment of the budget for IT maintenance items in 2024 |

CHAIRPERSON OF BOARD OF DIRECTORS

(Signed & Sealed)




LE ANH TAI

APPENDIX 2

(The attached Governance Report No. 14/25/BVBank/BC-HDQT on 24 January 2025)

LIST OF RELATED PARTIES OF BV BANK

| No. | Name of the Organization/individual | Securities trading account (if any) | Position (if any) | Number of ID/ Citizen ID/ Passport/ Business registration certificate | Registered Office/ Contact Address | Start date of being a related person | End date of being a related person | Reason |
|------------|-------------------------------------|-------------------------------------|---------------------|---|------------------------------------|--------------------------------------|------------------------------------|--------|
| I | BOARD OF DIRECTORS (BOD) | | | | | | | |
| 1 | Le Anh Tai | | Chairman of the BOD | | | 22 April 2015 | | |
| 2 | Nguyen Thanh Phuong | | Board Member | | | 22 April 2015 | | |
| 3 | Ngo Quang Trung | | Board Member | | | 22 April 2015 | | |
| 4 | Nguyen Nhat Nam | | Board Member | | | 26 June 2020 | | |
| 5 | Pham Quang Khanh | | Board Member | | | 26 August 2020 | | |
| II | BOARD OF SUPERVISORS (BOS) | | | | | | | |
| 1 | Phan Thi Hong Lan | | Head of BOS | | | 22 April 2015 | | |
| 2 | Le Hoang Nam | | BOS Member | | | 22 April 2015 | | |
| 3 | Nguyen Thi Thanh Thuy | | BOS Member | | | 26 August 2020 | | |
| III | EXECUTIVE BOARD | | | | | | | |
| 1 | Ngo Quang Trung | | General Director | | | 06 August 2016 | | |

| No. | Name of the Organization/individual | Securities trading account (if any) | Position (if any) | Number of ID/ Citizen ID/ Passport/ Business registration certificate | Registered Office/ Contact Address | Start date of being a related person | End date of being a related person | Reason |
|-----------|---|-------------------------------------|-------------------------|---|------------------------------------|--------------------------------------|------------------------------------|--------|
| 2 | Le Van Be Muoi | | Deputy General Director | | | 05 January 2017 | | |
| 3 | Van Thanh Khanh Linh | | Deputy General Director | | | 15 June 2023 | | |
| 4 | Nguyen Thanh Tu | | Deputy General Director | | | 15 June 2023 | | |
| 5 | Pham Viet Hai | | Deputy General Director | | | 15 June 2023 | | |
| IV | CHIEF ACCOUNTANT | | | | | | | |
| 1 | Ly Cong Nha | | Chief Accountant | | | 17 March 2017 | | |
| V | RELATED COMPANY | | | | | | | |
| 1 | Viet Capital Commercial Joint Stock Bank's Single Member Limited Liability Company for Debt Recovery & Asset Management | | | | | 18 November 2011 | | |

CHAIRPERSON OF BOARD OF DIRECTORS

(Signed & Sealed)



APPENDIX 3

(The attached Governance Report No. 14/25/BVBank/BC-HDQT on 24 January 2025)

LIST OF RELATED PARTIES OF BV BANK

(As of 31 December 2024)

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|------|--------------------|-------------------------------------|---------------------|---|-----------------|---------------------------------|---|--------------------------|
| 1 | LE ANH TAI | | Chairman of the BOD | | | 15.809.528 | 2,86484% | |
| 1.1 | Huynh Thanh Phuong | | | | | 253 | 0,00005% | Wife |
| 1.2 | Le Van Khanh | | | | | | | Father |
| 1.3 | Le Kim Cuc | | | | | | | Mother |
| 1.4 | Huynh Kim Son | | | | | | | Father-in-law (deceased) |
| 1.5 | Nguyen Thi Lai | | | | | | | Mother-in-law |
| 1.6 | Le Huynh Anh Thu | | | | | | | Child |
| 1.7 | Le Huynh Khanh Van | | | | | | | Child |
| 1.8 | Le Huynh Thuy Tien | | | | | | | Child |
| 1.9 | Le Thi Cam Tu | | | | | | | Older sister |
| 1.10 | Le Thi Cam Thu | | | | | | | Younger sister |
| 1.11 | Le Thi Cam Thao | | | | | | | Younger sister |
| 1.12 | Ung Nho Quang | | | | | | | Brother-in-law |
| 1.13 | Nguyen Duc Huy | | | | | | | Brother-in-law |
| 1.14 | Huynh Kim Vu | | | | | | | Sister-in-law |
| 1.15 | Ung Le Huyen | | | | | 8.206 | 0,00149% | Niece |
| 1.16 | Ung Le Hoai Nam | | | | | | | Nephew |
| 1.17 | Vo Duy Dao | | | | | | | Nephew |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|------|--------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|---------------------------------|
| 1.18 | Nguyen Le Duc Hai | | | | | | | Nephew |
| 1.19 | Nguyen Le Bao Chau | | | | | | | Niece |
| 1.20 | Le Van Ngoc | | | | | | | Paternal Grandfather (deceased) |
| 1.21 | Nguyen Thi Mai | | | | | | | Paternal Grandmother (deceased) |
| 1.22 | Le Thi Phan | | | | | | | Aunt (deceased) |
| 1.23 | Le Thi Phuc | | | | | | | Aunt (deceased) |
| 1.24 | Le Thi Cuc | | | | | | | Aunt (deceased) |
| 1.25 | Le Thi Dao | | | | | | | Aunt |
| 1.26 | Le Van Thuong | | | | | | | Uncle |
| 1.27 | Le Van Tra | | | | | | | Uncle |
| 1.28 | Le Van Ly | | | | | | | Uncle |
| 1.29 | Le Van Lap | | | | | | | Uncle (deceased) |
| 1.30 | Le Van Cay | | | | | | | Maternal Grandfather (deceased) |
| 1.31 | Truong Thi Don | | | | | | | Maternal Grandmother (deceased) |
| 1.32 | Le Thi Tu | | | | | | | Aunt (deceased) |
| 1.33 | Le Van Chuan | | | | | | | Uncle (deceased) |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|---|-------------------------------------|------------------------|---|---|---------------------------------|---|--------------------------|
| 1.34 | Le Thi Tam | | | | | | | Aunt |
| 1.35 | Le Thi Dang | | | | | | | Aunt |
| 1.36 | Le Thi Dinh | | | | | | | Aunt |
| 1.37 | Le Thi Mot | | | | | | | Aunt |
| 1.38 | Le Van Muoi Hai | | | | | | | Uncle (deceased) |
| 2 | NGUYEN THANH PHUONG | | Board Member | | | 25.153.331 | 4,55803% | |
| 2.1 | Nguyen Tan Dung | | | | | | | Father |
| 2.2 | Tran Thanh Kiem | | | | | | | Mother |
| 2.3 | Nguyen Thanh Nghi | | | | | | | Older brother |
| 2.4 | Nguyen Minh Triet | | | | | | | Younger brother |
| 2.5 | Nguyen Hoang Bao | | | | | | | Husband |
| 2.6 | Nguyen Ba Bang | | | | | | | Father-in-law (deceased) |
| 2.7 | Vu Thi Kim Phan | | | | | | | Mother-in-law (deceased) |
| 2.8 | Phan Dieu Linh | | | | | | | Sister-in-law |
| 2.9 | Dong Thanh Vi | | | | | | | Sister-in-law |
| 2.10 | Nguyen Bao Hoang Mi | | | | | | | Child |
| 2.11 | Nguyen Bao Hoang Mai | | | | | | | Child |
| 2.12 | Viet Capital Asset Management Joint Stock Company | | Chairperson of the BOD | | 5 th Floor, HM Town Building, 412 Nguyen Thi Minh Khai, Ward 5, District 3, HCMC | | | |
| 2.13 | Viet Capital Real Estate Joint Stock Company | | Board Member | | 19 th Floor - Saigon Trade Center - 37 Ton Duc Thang, Ben Nghe Ward, District 1, HCMC, Vietnam | | | |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|--|-------------------------------------|--|---|---|---------------------------------|---|-------------------------|
| 2.14 | Vietcap Securities Joint Stock Company | | Chairperson of the BOD | | 15 th Floor, Bitexco Financial Tower No. 2 Hai Trieu, District 1, HCMC | | | |
| 2.15 | Phoenix Holdings Company Limited | | Advisory Board Member | | 5 th Floor, HM Town Building, 412 Nguyen Thi Minh Khai, Ward 5, District 3, HCMC | | | |
| 2.16 | Good Day Hospitality Joint Stock Company | | Board Member | | 2-6Bis Dien Bien Phu, Da Kao Ward, District 1, HCMC, Vietnam | | | |
| 3 | NGO QUANG TRUNG | | Board Member and General Director | | | 17.248.000 | 3,12551% | |
| 3.1 | Ngo Quang Quyen | | | | | | | Father |
| 3.2 | Nguyen Thi An | | | | | | | Mother |
| 3.3 | Ngo Ngoc Linh | | | | | | | Child |
| 3.4 | Ngo Phuong Hang | | | | | | | Child |
| 3.5 | Ngo Quang Minh | | | | | | | Older brother |
| 3.6 | Nguyen Mai Huong | | | | | | | Sister-in-law |
| 3.7 | Ngo Quang Minh Hoang | | | | | | | Nephew |
| 3.8 | Ngo Minh Ha | | | | | | | Niece |
| 3.9 | Nguyen Thi Phuc | | | | | | | Uncle |
| 3.10 | Nguyen Thi Ninh | | | | | | | Aunt |
| 3.11 | Ngo Thi Thoa | | | | | | | Aunt |
| 3.12 | Ngo Thanh Huong | | | | | | | Older sister (deceased) |
| 3.13 | Dao Van Hiep | | | | | | | Brother-in-law |
| 3.14 | Dao Minh Hung | | | | | | | Nephew |
| 3.15 | Dao Minh Hang | | | | | | | Niece |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|------------------------|-------------------------------------|---------------------|---|-----------------|---------------------------------|---|---------------------------------|
| 3.16 | Ngo Van Ai | | | | | | | Paternal Grandfather (deceased) |
| 3.17 | Vu Thi Nhon | | | | | | | Paternal Grandmother (deceased) |
| 3.18 | Nguyen Chu Nho | | | | | | | Maternal Grandfather (deceased) |
| 3.19 | Nguyen Thi Mat | | | | | | | Maternal Grandmother (deceased) |
| 4 | NGUYEN NHAT NAM | | Board Member | | | 5.503.119 | 0,99722% | |
| 4.1 | Nguyen Danh Du | | | | | | | Father |
| 4.2 | Lam Thi My | | | | | | | Mother |
| 4.3 | Tran Thi Dang Ngoc | | | | | 5.789.256 | 1,04907% | Wife |
| 4.4 | Nguyen Ngoc Anh Minh | | | | | | | Child |
| 4.5 | Nguyen Ngoc Nam Anh | | | | | | | Child |
| 4.6 | Tran Thanh Su | | | | | | | Father-in-law |
| 4.7 | Nguyen Thi Thu Ba | | | | | | | Mother-in-law |
| 4.8 | Nguyen Thi Ngoc Hang | | | | | | | Older sister |
| 4.9 | Nguyen Thi Ngoc Phuong | | | | | | | Older sister |
| 4.10 | Ngo Van Phien | | | | | | | Brother-in-law |
| 4.11 | Nguyen Thi Ngoc Dung | | | | | | | Older sister |
| 4.12 | Nguyen Thi Ngoc Tuyen | | | | | | | Younger sister |
| 4.13 | Nguyen Anh Duc | | | | | | | Brother-in-law |
| 4.14 | Tran Dang Khoa | | | | | | | Sister-in-law |
| 4.15 | Tran Thanh Tan | | | | | 3.668.500 | 0,66477% | Sister-in-law |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|------|--------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|---------------------------------|
| 4.16 | Nguyen Van Quang | | | | | | | Paternal Grandfather (deceased) |
| 4.17 | Ngo Thi Lieng | | | | | | | Paternal Grandmother (deceased) |
| 4.18 | Nguyen Thi Tuoi | | | | | | | Aunt (deceased) |
| 4.19 | Nguyen Thi Le | | | | | | | Aunt (deceased) |
| 4.20 | Nguyen Tan Tai | | | | | | | Uncle (deceased) |
| 4.21 | Nguyen Thi Nang | | | | | | | Aunt (deceased) |
| 4.22 | Nguyen Thi Tho | | | | | | | Aunt |
| 4.23 | Nguyen Phuoc Thien | | | | | | | Uncle (deceased) |
| 4.24 | Nguyen Thanh Thiet | | | | | | | Uncle (deceased) |
| 4.25 | Nguyen Thi Lien | | | | | | | Aunt (deceased) |
| 4.26 | Nguyen Huu Tiep | | | | | | | Uncle (deceased) |
| 4.27 | Lam Tan Duc | | | | | | | Maternal Grandfather (deceased) |
| 4.28 | Huynh Thi Tam | | | | | | | Maternal Grandmother (deceased) |
| 4.29 | Lam Thi Nga | | | | | | | Aunt (deceased) |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|-------------------------|-------------------------------------|---------------------|---|-----------------|---------------------------------|---|-----------------|
| 4.30 | Lam Tan Hung | | | | | | | uncle |
| 4.31 | Lam Tan Cung | | | | | | | uncle |
| 4.32 | Lam Tan Dien | | | | | | | uncle |
| 4.33 | Lam Thi Nhu Y | | | | | | | Aunt |
| 4.34 | Lam Thi Hoang Oanh | | | | | | | Aunt |
| 4.35 | Bui Nguyen Minh Khoa | | | | | | | Nephew |
| 4.36 | Bui Nguyen Phuong Linh | | | | | | | Niece |
| 4.37 | Ngo Gia Han | | | | | | | Niece |
| 4.38 | Ngo Minh Thu | | | | | | | Niece |
| 4.39 | Ngô Minh Thy | | | | | | | Niece |
| 4.40 | Lam Nguyen Yen Vy | | | | | | | Niece |
| 4.41 | Lam Nguyen Phu Cuong | | | | | | | Nephew |
| 4.42 | Nguyen Ngoc Phuong Anh | | | | | | | Niece |
| 4.43 | Nguyen Duc Minh Anh | | | | | | | Nephew |
| 5 | PHAM QUANG KHANH | | Board Member | | | | | |
| 5.1 | Huynh Ngoc Anh | | | | | | | Wife |
| 5.2 | Pham Anh Thu | | | | | | | Child |
| 5.3 | Pham The Tuan | | | | | | | Father |
| 5.4 | Dau Thi Ngoc Tram | | | | | | | Mother |
| 5.5 | Pham Quang Minh | | | | | | | Younger Brother |
| 5.6 | Huynh Duy Loc | | | | | | | Father-in-law |
| 5.7 | Chu Thi Bich Nga | | | | | | | Mother-in-law |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|--------------------------|-------------------------------------|--------------------|---|-----------------|---------------------------------|---|---------------------------------|
| 5.8 | Dau Dinh Hong | | | | | | | Maternal Grandfather (deceased) |
| 5.9 | Le Thi Hoang | | | | | | | Maternal Grandmother |
| 5.10 | Pham The Cung | | | | | | | Paternal Grandfather (deceased) |
| 5.11 | Pham Thi Ngoc Diep | | | | | | | Paternal Grandmother (deceased) |
| 5.12 | Dau Thi Phuong | | | | | | | Uncle |
| 5.13 | Pham Tuan Nghiem | | | | | | | Uncle |
| 5.14 | Pham Thi Doan Trang | | | | | | | Aunt |
| 5.15 | Pham Khac Chinh | | | | | | | Uncle |
| 6 | PHAN THI HONG LAN | | Head of BOS | | | | | |
| 6.1 | Phan Dinh Cung | | | | | | | Father |
| 6.2 | Phan Binh Nguyen | | | | | | | Older brother |
| 6.3 | Nguyen Thi Xuan | | | | | | | Mother |
| 6.4 | Nguyen Thanh Huyen | | | | | | | Husband |
| 6.5 | Nguyen Ngoc Quy | | | | | | | Child |
| 6.6 | Nguyen Ngoc Lan Nhi | | | | | | | Child |
| 6.7 | Phan Anh Tuan | | | | | | | Younger brother |
| 6.8 | Le Thi Anh Tuyet | | | | | | | Sister-in-law |
| 6.9 | Phan Quoc Thinh | | | | | | | Nephew |
| 6.10 | Phan Le Uyen Thao | | | | | | | Niece |
| 6.11 | Phan Thi Hong Van | | | | | | | Niece |
| 6.12 | Phan Thu Phuong | | | | | | | Niece |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|------|------------------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|---------------------------------|
| 6.13 | Phan Le Hieu | | | | | | | Nephew |
| 7 | NGUYEN THI THANH THUY | | BOS Member | | | | | |
| 7.1 | Nguyen Ngoc Minh | | | | | | | Paternal Grandfather (deceased) |
| 7.2 | Nguyen Thi Ban | | | | | | | Paternal Grandmother (deceased) |
| 7.3 | Nguyen Van Quynh | | | | | | | Maternal Grandfather (deceased) |
| 7.4 | Nguyen Thi Hai | | | | | | | Maternal Grandmother (deceased) |
| 7.5 | Nguyen Thanh Khuyen | | | | | | | Older brother (deceased) |
| 7.6 | Vo Minh Truc | | | | | | | Husband |
| 7.7 | Vo Thuy An | | | | | | | Child |
| 7.8 | Vo Thuy Anh | | | | | | | Child |
| 7.9 | Nguyen Ngoc Man | | | | | | | Father |
| 7.10 | Nguyen Thi Kim Lien | | | | | | | Mother |
| 7.11 | Nguyen Thi Kim Phung | | | | | | | Older Sister |
| 7.12 | Nguyen Phuc Truyen | | | | | | | Older brother |
| 7.13 | Nguyen Thanh Vu | | | | | | | Older brother |
| 7.14 | Dang Van Nhanh | | | | | | | Brother-in-law |
| 7.15 | Le Thi Hong Phuong | | | | | | | Sister-in-law |
| 7.16 | Duong Thi Ngoan | | | | | | | Sister-in-law |
| 7.17 | Nguyen Thi Nam | | | | | | | Sister-in-law |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|----------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|---------------------------------|
| 7.18 | Vo Thi Bup | | | | | | | Mother-in-law |
| 7.19 | Le Phuoc Toan | | | | | | | Father-in-law |
| 7.20 | Vo Thi Bich Van | | | | | | | Sister-in-law |
| 7.21 | Nguyen Ngoc Luy | | | | | | | Uncle |
| 7.22 | Nguyen Phuc Thinh | | | | | | | Nephew |
| 7.23 | Nguyen Ba Luan | | | | | | | Nephew |
| 7.24 | Nguyen Thi Thuy Linh | | | | | | | Niece |
| 7.25 | Dang Duc Thanh | | | | | | | Nephew |
| 7.26 | Dang Duc Tri | | | | | | | Nephew |
| 8 | LE HOANG NAM | | BOS Member | | | | | |
| 8.1 | Le Ke Khoan | | | | | | | Paternal Grandfather (deceased) |
| 8.2 | Luu Thi Mong | | | | | | | Paternal Grandmother (deceased) |
| 8.3 | Hoang Van At | | | | | | | Maternal Grandfather (deceased) |
| 8.4 | Thai Thi Chan | | | | | | | Maternal Grandmother (deceased) |
| 8.5 | Hoang Thi Bach Hue | | | | | | | Mother (deceased) |
| 8.6 | Nguyen Van Khuong | | | | | | | Father-in-law (deceased) |
| 8.7 | Tran Thi Manh | | | | | | | Mother-in-law (deceased) |
| 8.8 | Le Thi Thuy | | | | | | | Uncle (deceased) |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|------|------------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|---------------------------|
| 8.9 | Nguyen Van Long | | | | | | | Brother-in-law (deceased) |
| 8.10 | Nguyen Van Tan | | | | | | | Brother-in-law (deceased) |
| 8.11 | Nguyen Thi Nga | | | | | | | Sister-in-law (deceased) |
| 8.12 | Nguyen Van Tuan | | | | | | | Brother-in-law (deceased) |
| 8.13 | Nguyen Van Phat | | | | | | | Brother-in-law (deceased) |
| 8.14 | Le Ngoc Long | | | | | | | Father |
| 8.15 | Ngo Thi Am | | | | | | | Stepmother |
| 8.16 | Nguyen Thi Thuy | | | | | | | Wife |
| 8.17 | Le Nguyen Truc Quynh | | | | | | | Child |
| 8.18 | Le Nguyen Duc Tri | | | | | | | Child |
| 8.19 | Le Nguyen Duc Phuc | | | | | | | Child |
| 8.20 | Le Thi Bich Ngoc | | | | | | | Younger Sister |
| 8.21 | Le Hoang Cuong | | | | | | | Younger Brother |
| 8.22 | Le Duc Trung | | | | | | | Half-brother |
| 8.23 | Le Duc Minh | | | | | | | Half-brother |
| 8.24 | Nguyen Anh Phuoc | | | | | | | Brother-in-law |
| 8.25 | Nguyen Huynh Ngoc Diem | | | | | | | Sister-in-law |
| 8.26 | Nguyen Thi Hoa | | | | | | | Sister-in-law |
| 8.27 | Nguyen Thi Phung | | | | | | | Sister-in-law |
| 8.28 | Nguyen Van Hoang | | | | | | | Brother-in-law |
| 8.29 | Ho Sy The | | | | | | | Brother-in-law |
| 8.30 | Nguyen Thi Ngoc Lanh | | | | | | | Sister-in-law |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|----------|--------------------------|-------------------------------------|--------------------------------|---|-----------------|---------------------------------|---|-------------------|
| 8.31 | Phan Thi Thanh Diep | | | | | | | Sister-in-law |
| 8.32 | Nguyen Thi Thuy Linh | | | | | | | Sister-in-law |
| 8.33 | Nguyen Thi Mai Lieng | | | | | | | Sister-in-law |
| 8.34 | Nguyen Van Thanh | | | | | | | Brother-in-law |
| 8.35 | Nguyen Van Binh | | | | | | | Brother-in-law |
| 8.36 | Lu Thi Kim Chi | | | | | | | Sister-in-law |
| 8.37 | Le Thi Chuc | | | | | | | Uncle |
| 8.38 | Le Thi Duy | | | | | | | Uncle |
| 8.39 | Le Thi Phuong | | | | | | | Aunt |
| 8.40 | Le Thi Phuong | | | | | | | Aunt |
| 8.41 | Le Thi Mai | | | | | | | Aunt |
| 8.42 | Le Thi Ly | | | | | | | Aunt |
| 8.43 | Le Thi Minh Tam | | | | | | | Aunt |
| 8.44 | Hoang Thi At | | | | | | | Aunt |
| 8.45 | Hoang Van Dan | | | | | | | Uncle |
| 8.46 | Hoang Thi Dao | | | | | | | Aunt |
| 8.47 | Hoang Thi Mao | | | | | | | Aunt |
| 8.48 | Nguyen Ngoc Phuong Quynh | | | | | | | Niece |
| 8.49 | Nguyen Ngoc Khanh Vy | | | | | | | Niece |
| 8.50 | Le Phi Duong | | | | | | | Nephew |
| 9 | LE VAN BE MUOI | | Deputy General Director | | | 6.513.626 | 1,18033% | |
| 9.1 | Nguyen Thi Minh Nguyet | | | | | | | Wife |
| 9.2 | Le Nguyen Huynh Nhu | | | | | | | Child |
| 9.3 | Le Tuan Manh | | | | | | | Child |
| 9.4 | Le Van Dam | | | | | | | Father (deceased) |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|-----------|-----------------------------|-------------------------------------|--------------------------------|---|-----------------|---------------------------------|---|-------------------|
| 9.5 | Dang Thi Muoi | | | | | | | Mother (deceased) |
| 9.6 | Le Thi Phung | | | | | | | Older Sister |
| 9.7 | Le Van So | | | | | | | Older brother |
| 9.8 | Le Van Do | | | | | | | Older brother |
| 9.9 | Le Thi Luong | | | | | | | Older Sister |
| 9.10 | Le Van Song | | | | | | | Older brother |
| 9.11 | Le Van Son | | | | | | | Older brother |
| 9.12 | Le Van Lam | | | | | | | Older brother |
| 9.13 | Le Thi Be Chinh | | | | | | | Older Sister |
| 9.14 | Le Van Be Muoi Mot | | | | | | | Younger brother |
| 9.15 | Le Van Be Muoi Hai | | | | | | | Younger brother |
| 9.16 | Nguyen Phu Huu | | | | | | | Father-in-law |
| 9.17 | Dang Duc Huy | | | | | | | |
| 9.18 | Nguyen Ngoc Loi | | | | | | | Sister-in-law |
| 9.19 | Nguyen Ngoc Tien | | | | | | | Sister-in-law |
| 10 | VAN THANH KHANH LINH | | Deputy General Director | | | 6.324.483 | 1,14606% | |
| 10.1 | Van Thanh Su | | | | | | | Father |
| 10.2 | Tran Thi Dam | | | | | | | Mother |
| 10.3 | Van Thanh Ngoc Linh | | | | | | | Younger Sister |
| 10.4 | Nguyen Van Binh | | | | | | | Brother-in-law |
| 10.5 | Nguyen Minh Tri | | | | | | | Nephew |
| 10.6 | Nguyen Ngoc Minh Anh | | | | | | | Niece |
| 10.7 | Van Thanh Vinh Huy | | | | | | | Younger Brother |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|-----------|------------------------|-------------------------------------|--------------------------------|---|-----------------|---------------------------------|---|---------------|
| 10.8 | Vo Xuan Nam | | | | | | | Husband |
| 10.9 | Vo Khanh Ngan | | | | | | | Child |
| 10.10 | Vo Khanh Ha | | | | | | | Child |
| 10.11 | Truong Ngoc Lan | | | | | | | Mother-in-law |
| 10.12 | Vo Xuan Ngoc | | | | | | | Father-in-law |
| 10.13 | Vo Dieu Linh | | | | | | | Sister-in-law |
| 10.14 | Van Thi Hoa Lan | | | | | | | Aunt |
| 10.15 | Van Thi An | | | | | | | Uncle |
| 10.16 | Van Thanh Bang | | | | | | | Uncle |
| 10.17 | Van Anh Dang | | | | | | | Uncle |
| 10.18 | Van Kim Lien | | | | | | | Aunt |
| 10.19 | Tran Thi Tot | | | | | | | Aunt |
| 10.20 | Tran Gia Dinh | | | | | | | Uncle |
| 10.21 | Tran Gia Dac | | | | | | | Uncle |
| 10.22 | Tran Gia Thang | | | | | | | Uncle |
| 10.23 | Tran Thi Tham | | | | | | | Uncle |
| 10.24 | Tran Thi Thuy | | | | | | | Uncle |
| 11 | NGUYEN THANH TU | | Deputy General Director | | | 7.422.097 | 1,34496% | |
| 11.1 | Dang Ngoc Thao Uyen | | | | | | | Wife |
| 11.2 | Nguyen Hoang Lam | | | | | | | Child |
| 11.3 | Nguyen Hoang Uyen Lam | | | | | | | Child |
| 11.4 | Nguyen Van Dat | | | | | | | Father |
| 11.5 | Tran Thi Lieu | | | | | | | Mother |
| 11.6 | Dang Ngoc Thao | | | | | | | Father-in-law |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|-------|----------------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|----------------|
| 11.7 | Pham Thi Thu Thao | | | | | | | Mother-in-law |
| 11.8 | Nguyen Tran Thanh Truc | | | | | 4.216.665 | 0,76410% | Older Sister |
| 11.9 | Tran Minh The | | | | | | | Brother-in-law |
| 11.10 | Nguyen Thanh Toan | | | | | | | Older brother |
| 11.11 | Bui Thi Lan Huong | | | | | | | Sister-in-law |
| 11.12 | Nguyen Thanh Tung | | | | | | | Older brother |
| 11.13 | Nguyen Thi Ngoc Hanh | | | | | | | Sister-in-law |
| 11.14 | Nguyen Tran Thuy Thanh Tra | | | | | 22.000 | 0,00399% | Younger Sister |
| 11.15 | Pham Bao Minh | | | | | | | Brother-in-law |
| 11.16 | Dang Bao Quang | | | | | | | |
| 11.17 | Dang Ngoc Thao Ngan | | | | | | | |
| 11.18 | Tran Van Ty | | | | | | | |
| 11.19 | Tran Thanh Thuy | | | | | | | |
| 11.20 | Tran Thi Thanh Thuy | | | | | | | |
| 11.21 | Tran Thanh Dan | | | | | | | |
| 11.22 | Tran Thi Thu Huong | | | | | | | |
| 11.23 | Tran Thi Thanh Ben | | | | | | | |
| 11.24 | Tran Ngoc Quynh Nhu | | | | | | | |
| 11.25 | Tran Thanh Can | | | | | | | |
| 11.26 | Pham Bao Khang | | | | | | | |
| 11.27 | Nguyen Ngoc Gia Linh | | | | | | | |
| 11.28 | Nguyen Thi Xem | | | | | | | |
| 11.29 | Nguyen Thi Ca | | | | | | | |
| 11.30 | Nguyen Thi Thu Suong | | | | | | | |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|-----------|---|-------------------------------------|--------------------------------|---|---|---------------------------------|---|-------------------|
| 11.31 | Nguyen Thanh Sang | | | | | | | |
| 11.32 | Nguyen Thi Gai | | | | | | | |
| 11.33 | Gold Coast Retail Joint Stock Company | | Chairperson of the BOD | | 5 th Floor, HM Town Building, 412 Nguyen Thi Minh Khai, Ward 5, District 3, HCMC | | | |
| 11.34 | Seven System Viet Nam Joint Stock Company | | Board Member | | 412 Nguyen Thi Minh Khai, Ward 5, District 3, HCMC | | | |
| 11.35 | Viet Nam Basketball Joint Stock Company | | Board Member | | 86 Xuan Thuy, Thu Duc City, HCMC | | | |
| 11.36 | Viet Capital Commercial Joint Stock Bank's Single Member Limited Liability Company for Debt Recovery & Asset Management | | Chairperson | | | | | |
| 12 | PHAN VIET HAI | | Deputy General Director | | | 8.252.321 | 1,49540% | |
| 12.1 | Tran Thuy Que Huong | | | | | | | Wife |
| 12.2 | Phan Khanh Lam | | | | | | | Child |
| 12.3 | Phan Phuc Lam | | | | | | | Child |
| 12.4 | Phan Hai Viet | | | | | | | Father (deceased) |
| 12.5 | Nguyen Thi Thu | | | | | | | Mother |
| 12.6 | Phan Thu Van | | | | | | | Younger Sister |
| 12.7 | Tran Que Hiep | | | | | | | Father-in-law |
| 12.8 | Le Thi Hong Chau | | | | | | | Mother-in-law |
| 12.9 | Nguyen Hoanh Son | | | | | | | Brother-in-law |
| 12.10 | Tran Thanh Nhat Ha | | | | | | | Sister-in-law |
| 13 | LY CONG NHA | | Chief Accountant | | | 5.960.368 | 1,08008% | |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|-------|--------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|-----------------|
| 13.1 | Le Nguyen Quy Thao | | | | | | | Wife |
| 13.2 | Le Cong Minh | | | | | | | Child |
| 13.3 | Ly Le Thao Uyen | | | | | | | Child |
| 13.4 | Ly Thai Cong | | | | | | | Father |
| 13.5 | Lieu Thi Huynh Mai | | | | | | | Mother |
| 13.6 | Le Quang Thuong | | | | | | | Father-in-law |
| 13.7 | Nguyen Thi Be | | | | | | | Mother-in-law |
| 13.8 | Ly Cong Nien | | | | | | | Older brother |
| 13.9 | Nguyen Ngoc Ba | | | | | | | Sister-in-law |
| 13.10 | Ly Van Lam | | | | | | | Older brother |
| 13.11 | To Thi Dao | | | | | | | Sister-in-law |
| 13.12 | Ly Cong Du | | | | | | | Older brother |
| 13.13 | Nguyen Cam Tu | | | | | | | Sister-in-law |
| 13.14 | Ly Thi Tham | | | | | | | Older Sister |
| 13.15 | Le Ba Van | | | | | | | Brother-in-law |
| 13.16 | Ly Cong Nha | | | | | | | Younger brother |
| 13.17 | Quang Thi Chuc Ly | | | | | | | Sister-in-law |
| 13.18 | Ly Cong Toan | | | | | | | Younger brother |
| 13.19 | Quang Thi Dep | | | | | | | Sister-in-law |
| 13.20 | Ly Thi Ven | | | | | | | Younger Sister |
| 13.21 | Pham Van Dien | | | | | | | Brother-in-law |
| 13.22 | Ly Van Nhan | | | | | | | Nephew |
| 13.23 | Ly Van Nhan Em | | | | | | | Nephew |
| 13.24 | Ly Thi Diep | | | | | | | Niece |
| 13.25 | Ly Van Nhiem | | | | | | | Nephew |

| No. | Full Name | Securities trading account (if any) | Position (if any) | Number of ID/ Passport, Date & Place of Issue | Contact Address | Number of year-end shareholding | Shareholding ratio at the end of the period (%) | Note |
|-------|---------------------|-------------------------------------|-------------------|---|-----------------|---------------------------------|---|----------------------|
| 13.26 | Ly Thi Hue Chan | | | | | | | Niece |
| 13.27 | Ly Thi Huong Giang | | | | | | | Niece |
| 13.28 | Ly Cong Linh | | | | | | | Nephew |
| 13.29 | Ly Cong Hai Dang | | | | | | | Nephew |
| 13.30 | Ly Cong Hai Duy | | | | | | | Nephew |
| 13.31 | Le Nguyen Anh Thu | | | | | | | Sister-in-law |
| 13.32 | Le Quang Thanh | | | | | | | Brother-in-law |
| 13.33 | Le Nguyen Bao Thach | | | | | | | Brother-in-law |
| 13.34 | Le Nguyen An Thai | | | | | | | Brother-in-law |
| 13.35 | Ly Cong Kieu | | | | | | | Paternal Grandfather |
| 13.36 | Phan Thi Ngan | | | | | | | Paternal Grandmother |
| 13.37 | Lieu Sy Hao | | | | | | | Maternal Grandfather |
| 13.38 | Duong Thi Le | | | | | | | Maternal Grandmother |

CHAIRPERSON OF BOARD OF DIRECTORS

(Signed & Sealed)



APPENDIX 4

(The attached Governance Report No. 14/25/BVBank/BC-HDQT on 24 January 2025)

TRANSACTIONS OF INSIDERS AND RELATED PARTIES WITH THE BV BANK 'S SHARES

(As of 31 December 2024)

| No. | Person conducting the transaction | Relationship to Insiders | Opening shareholding | | Year-end shareholding | | Reason for increase/decrease (buying, selling, exchanging, rewarding...) |
|-----|-----------------------------------|--------------------------|----------------------|------------|-----------------------|------------|--|
| | | | Number of Shares | Percentage | Number of Shares | Percentage | |
| 1 | Le Anh Tai | | 14,372,299 | 2.86483% | 15,809,528 | 2.86484% | rewarding |
| 1.1 | Huynh Thanh Phuong | Wife | 230 | 0.00005% | 253 | 0.00005% | rewarding |
| 1.2 | Ung Le Huyen | Niece | 14,260 | 0.00284% | 8,206 | 0.00149% | selling, rewarding |
| 2 | Nguyen Thanh Phuong | | 22,866,665 | 4.55802% | 25,153,331 | 4.55803% | rewarding |
| 3 | Ngo Quang Trung | | 15,680,000 | 3.12550% | 17,248,000 | 3.12551% | rewarding |
| 4 | Nguyen Nhat Nam | | 5,002,836 | 0.99722% | 5,503,119 | 0.99722% | rewarding |
| 4.1 | Tran Thi Dang Ngoc | Wife | 5,262,960 | 0.01050% | 5,789,256 | 1.04907% | rewarding |
| 4.2 | Tran Thanh Tan | Brother-in-law | 3,335,000 | 0.00660% | 3,668,500 | 0.66477% | rewarding |
| 5 | Le Van Be Muoi | | 5,921,479 | 0.01180% | 6,513,626 | 1.18033% | rewarding |
| 6 | Van Thanh Khanh Linh | | 5,763,530 | 1.14885% | 6,324,483 | 1.14606% | rewarding, selling |
| 6.1 | Vo Xuan Nam | Husband | 23,600 | 0.00470% | 0 | 0.00000% | selling |
| 7 | Nguyen Thanh Tu | | 6,747,361 | 0.01340% | 7,422,097 | 1.34496% | rewarding |
| 7.1 | Nguyen Tran Thanh Truc | Older Sister | 3,833,332 | 0.76410% | 4,216,665 | 0.76410% | rewarding |
| 7.2 | Nguyen Tran Thuy Thanh Tra | Younger Sister | 20,000 | 0.00399% | 22,000 | 0.00399% | rewarding |
| 8 | Phan Viet Hai | | 7,502,110 | 1.49540% | 8,252,321 | 1.49540% | rewarding |
| 9 | Ly Cong Nha | | 5,418,517 | 1.08007% | 5,960,368 | 1.08008% | rewarding |

CHAIRPERSON OF BOARD OF DIRECTORS

(Signed & Sealed)



