

No.: 03/BC-HĐQT-TCĐL

Hanoi, January 24, 2025



REPORT ON CORPORATE GOVERNANCE
(Reporting period: 2024)

To: - The State Securities Commission,
- Hochiminh Stock Exchange,

- Name of company: EVNFinance Joint Stock Company
- Address: Level 14,15 & 16 Building B, EVN Tower - 11 Cua Bac Street, Truc Bach Ward, Ba Dinh District, Hanoi, Vietnam
- Tel: 024. 2222 9999 Fax: 024. 2222 1999
- Charter capital: 7.042.482.890.000 VND (According to Decision No. 122/QĐ-NHNN dated January 20, 2025 of the State Bank of Vietnam on amending the content of the License for establishment and operation of EVNFinance Joint Stock Company, the Charter capital is 7,605,658,020,000 VND)
- Stock code: EVF
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors and General Director.
- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders

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

No.	Resolution/Decision No.	Date	Content
1	Resolution No. 01/NQ-ĐHĐCĐ-TCĐL of the Annual General Meeting of	15/3/2024	Approve the content: - Approve the 2023 Business Performance Report and the 2023 Audited Financial Report.

No.	Resolution/Decision No.	Date	Content
	with regulations on organizing the meeting within 04 months from the end of the fiscal year.		<ul style="list-style-type: none"> - Approve the Board of Directors' Report on 2023 operations and 2024 operational orientation. - Approve the Report of the independent member of the Board of Directors in 2023. - Approve the Board of Supervisors' performance report in 2023 and 2024 Plan. - Approve the 2023 profit distribution plan on fund allocation. - Approve the Dividend Payment Plan from profits to pay dividends in 2023 and remaining profits in previous years, at 8%; Plan to increase charter capital to pay dividends in shares from 2023 profits and remaining profits in previous years; Authorize/Assign the Board of Directors to implement. - Approve the Plan to increase Charter Capital from Issuing shares to employees under the Company's Employee Stock Option Plan in 2024; Authorize/Assign the Board of Directors to implement. - Approve the Remuneration and Allowance Plan of the Board of Directors and the Board of Supervisors in 2024; Bonus of the Board of Directors, Board of Supervisors and Board of Management in 2024. - Approve the Change in the maximum foreign ownership ratio of EVNFinance Joint Stock Company. The maximum foreign ownership rate of EVNFinance Joint Stock Company is 15%. Authorize/Assign the Board of Directors to implement.

No.	Resolution/Decision No.	Date	Content
			<ul style="list-style-type: none"> - Approve the selection of EVNFinance development strategy towards integrating sustainable factors into business operations; Assign the Board of Directors to implement. - Approve the Restructuring Plan associated with bad debt settlement in the period of 2021 - 2025 of EVNFinance Joint Stock Company; Authorize/Assign the Board of Directors to complete detailed contents in compliance with law. - Approve the draft amendment and supplementation of the Charter of organization and operation. Authorize/Assign the Board of Directors to carry out procedures for amending according to the approved content. - Approve the draft amendment and supplementation of the Regulation on Organization and Operation of the Board of Directors of EVNFinance Joint Stock Company. Authorize/Assign the Board of Directors to carry out procedures for amending according to the approved content. - Approve the draft amendment and supplementation of the Internal Management Regulation of EVNFinance Joint Stock Company. Authorize/Assign the Board of Directors to carry out procedures for amending according to the approved content. - Approve the list of independent auditing firms to audit the financial statements and operations of the internal control system in 2025. Authorize/assign the Board of Directors to select an auditing firm in the above list.

No.	Resolution/Decision No.	Date	Content
2	Resolution No. 02/NQ-DHĐCĐ-TCĐL of the General Meeting of Shareholders to collect written opinions of shareholders of the year 2024.	25/12/2024	<p>Approve the content:</p> <ul style="list-style-type: none"> - Approve the policy of seeking strategic investors for EVNFinance Joint Stock Company (EVNFinance); Assign/Authorize the Board of Directors to research and develop criteria on financial capacity and technological level for strategic investors in accordance with the actual operating situation of EVNFinance, report to the General Meeting of Shareholders for approval of contents under its authority according to the provisions of law. - Approve the Draft of amendments and supplements to the Regulations on organization and operation of the Board of Directors of EVNFinance Joint Stock Company at Statement No. 41/TTr-HĐQT-TCĐL dated December 12, 2024 of the Board of Directors; Assign/Authorize the Board of Directors to carry out the procedures to amend the Regulations on organization and operation of the Board of Directors of EVNFinance Joint Stock Company according to the approved content. - Approve the Draft of amendments and supplements to the Internal Governance Regulations of EVNFinance Joint Stock Company at Statement No. 41/TTr-HĐQT-TCĐL dated December 12, 2024 of the Board of Directors; Assign/Authorize the Board of Directors to carry out procedures to amend the Internal Governance Regulations of the EVNFinance Joint Stock Company according to the approved content.

No.	Resolution/Decision No.	Date	Content
			<p>- Approve the Draft of amendments and supplements to the Regulations on organization and operation of the Board of Supervisors of EVNFinance Joint Stock Company at Statement No. 251124/TTr-BKS-TCDL dated November 25, 2024 of the Board of Supervisors; Assign/Authorize the Board of Supervisors to carry out necessary procedures to promulgate a replacement for the Regulations on organization and operation of the Board of Supervisors of EVNFinance Joint Stock Company according to the approved content.</p> <p>- Approve the List of Auditing Companies at Statement No. 251124/TTr-BKS-TCDL dated November 25, 2024 of the Board of Supervisors; Assign/Authorize the Board of Directors to select an independent auditing company to audit the Financial Statements and operations of the internal control system in 2024 and 2025 from the above list.</p>

II. Board of Directors (2024 report)

1. Information about the members of the Board of Directors (B.O.D)

No.	B.O.D members	Position (Independent members of the B.O.D, Non-executive members of the B.O.D)	The date becoming/ceasing to be the member of the B.O.D	
			Date of appointment	Date of dismissal
1	Mr. Pham Trung Kien	Chairman of the B.O.D (Non-executive)	Member of the B.O.D: 17/3/2023 Chairman of the B.O.D: 24/3/2023	

2	Mr. Mai Danh Hien	Member of the B.O.D, General Director	17/3/2023	
3	Mr. Le Manh Linh	Vice Chairman of the B.O.D (Non-executive)	Member of the B.O.D: 17/3/2023 Vice Chairman of the B.O.D: 16/5/2024	
4	Mr. Nguyen Trung Thanh	Member of the B.O.D (Non-executive)	17/3/2023	
5	Mr. Le Hoai Nam	Independent member of the B.O.D	17/3/2023	
6	Mr. Nguyen Van Hai	Independent member of the B.O.D	17/3/2023	

2. Meetings of the Board of Directors

Board of Directors meetings in 2024:

No.	B.O.D members	Number of meetings attended by B.O.D	Attendance rate
1	Mr. Pham Trung Kien	15	100%
2	Mr. Mai Danh Hien	15	100%
3	Mr. Le Manh Linh	15	100%
4	Mr. Nguyen Trung Thanh	15	100%
5	Mr. Le Hoai Nam	15	100%
6	Mr. Nguyen Van Hai	15	100%

3. Supervising the Board of Management (B.O.M) by the Board of Directors

Adhering and steadfastly following EVNFinance's strategic development orientation, the Board of Directors has determined the operational orientation for 2024 and the following years, directed the development and submission to the 2024 Annual General Meeting of Shareholders (AGM) for approval of the 2024 Business Plan with growth targets in both scale and operational efficiency, along with ensuring operational safety; improving governance, management and control capacity; paying special attention to development goals associated with ESG (Environment, Society and Governance), continuing to affirm EVNFinance's commitment to responsibility and dedication to the environment, community and society. The set of 2024 Business Plan targets approved by the AGM include:

- Total assets: 54,500 billion VND, increased 10% compared to 2023.
- Pre-tax profit: 585 billion VND, increased 43% compared to 2023.

The Board of Directors also submitted to the General Meeting of Shareholders for approval the EVNFinance development strategy selection towards integrating sustainable factors into business operations.

The Board of Directors has identified and assigned the tasks to the Board of Management to organize and implement approved business activities. Supervise the General Director and the Board of Management in implementing the plan, closely following the assigned plan targets. By the end of 2024, EVNFinance had exceeded the business plan targets assigned by the General Meeting of Shareholders.

In 2024, in order to consolidate and expand the Company's network of operations, the Board of Directors approved the establishment of 02 branches in Hanoi and Hai Phong cities. EVNFinance submitted and received approval from the State Bank of Vietnam to establish the branches. In December 2024, the Board of Directors appointed the Director of Hanoi Branch and directed preparations for the opening and operation of the branch in the first months of 2025.

In May 2024, the Board of Directors decided to appoint Mr. Le Manh Linh as Vice Chairman of the Board of Directors. Mr. Le Manh Linh is the Chairman of the EVNFinance Board of Directors' Strategy Committee. One of the key tasks of the Strategy Committee is to research and advise the Board of Directors on ESG implementation at EVNFinance. Also in May 2024, the Board of Directors decided to establish ESG steering Committee at EVNFinance to carry out specific tasks. The Board of Directors' appointment toward Mr. Le Manh Linh as Vice Chairman of the Board of Directors and the establishment of a specialized department are necessary steps for EVNFinance to adhere to sustainable goals in the current period.

4. Activities of the Board of Directors Committees

The Committees of the Board of Directors, including the Human Resources Committee, the Risk Management Committee, and the Strategy Committee, maintain regular and/or urgent meetings to help the Board of Directors enhance operational efficiency and promptly make decisions related to human resources, risks, and strategies during the Company's operations. Specifically:

- The Human Resources Committee has advised the Board of Directors on reviewing and proposing to strengthen the human resource management mechanism that is suitable for the Company's development strategy, increasing the scale and efficiency of operations. Accordingly, the Human Resources Committee has strongly advised the Board of Directors on assessing the current situation in the areas of building, assigning, and evaluating work performance from units to individuals, reward mechanisms/policies,

and motivation for the Company's staff, ensuring valuable factors that promote practically and promptly; advising on the remuneration, allowances, and bonuses of the Board of Directors, the Board of Supervisors, and the Board of Management for the Board of Directors to submit to the 2024 Annual General Meeting of Shareholders for approval; recruitment, training, appointment, and dismissal of personnel, and salary mechanisms suitable for the Company's specific operations; mechanisms for decentralization of authority in human resource management, etc.

- The Risk Management Committee has advised the Board of Directors on risk management strategies, risk acceptance levels and allowance risk limits, reviewed legal policies, checked and assessed the suitability and effectiveness of the Company's current risk management processes and policies to make recommendations for changes to the Company's current processes, policies and operational strategies; proposed to the Board of Directors to focus on handling outstanding debts. During the period, the Board of Directors issued EVNFinance's risk appetite with advice from the Risk Management Committee.
- The Strategy Committee was established in September 2023 with the task of advising the Board of Directors on building orientations, planning the Company's strategic goals, monitoring and supervising implementation, advising the Board of Directors on approving solutions and policies for the Company's development in each stage and period. During the period, the Strategy Committee focused on advising the Board of Directors to determine the development strategy associated with ESG, submitting to the 2024 Annual General Meeting of Shareholders for approval of the EVNFinance development strategy towards integrating sustainable factors into business operations, assigning the Board of Directors specific tasks. The Strategy Committee advised and proposed to the Board of Directors specific work programs, approached advanced practices of the world and Vietnam, policies of the Vietnamese Government to orient and direct the Board of Management to take actions in accordance with the Company's development strategy. For the second consecutive year, EVNFinance has released a separate Sustainability Report for 2023.

5. Resolutions/Decisions of the Board of Directors

- In 2024, the Board of Directors issued 76 resolutions.
Details of the Resolutions are in Appendix 01 attached.
- In 2024, the Board of Directors issued 26 decisions.
Details of the Decisions are in Appendix 02 attached.

III. Activities of the Board of Supervisors (2024 report)

1. Information about members of Board of Supervisors

No.	Members of the Board of Supervisors	Position	The date becoming the member of the Board of Supervisors	Qualification
1	Mr. Le Long Giang	Head of Board of Supervisors	Member of the Board of Supervisors: 17/3/2023 Head of the Board of Supervisors 20/3/2023	Master of Finance and Banking
2	Ms. Le Khanh Ngoc	Member of Board of Supervisors	17/3/2023	Master of Finance
3	Mr. Nghiem Khac Dat	Member of Board of Supervisors	17/3/2023	Master of Accounting, Auditing

2. Meetings of the Board of Supervisors (B.O.S)

In 2024, the Board of Supervisors organized 12 meetings to deploy work. The meeting attendance of the members of the Board of Supervisors is as follows:

No.	Members of the B.O.S	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Mr. Le Long Giang	12	100%	100%	
2	Ms. Le Khanh Ngoc	12	100%	100%	
3	Mr. Nghiem Khac Dat	12	100%	100%	

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

- Supervise the Board of Directors and Board of Management in implementing the 2024 business orientations and goals according to the Resolution of the General Meeting of Shareholders, supervise the implementation of the Resolutions and Decisions of the Board of Directors.
- Supervise the Company's main business activities such as Capital Mobilization, Credit, Investment, ...
- Review restrictions to ensure safety in the operations of credit institutions as prescribed in Chapter VII of the Law on Credit Institutions 2024.
- Supervise the Internal Audit Department in conducting audits towards units according to the 2024 Internal Audit Plan approved by the Board of Supervisors, including reviewing compliance with the Law and the State Bank in developing and promulgating the Company's internal regulations.
- Review transaction approvals between EVNFinance and related parties; approve the purchase of fixed assets under the authority of the Board of Directors according to records from units to the Board of Supervisors.

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

- The Board of Supervisors regularly participates in the Board of Directors meetings, meetings in quarters regarding business plan implementation and other meetings of the Company.
- The Board of Supervisors is provided with information, reports and documents on the management, operation and business activities of the Company by the Board of Management and related functional units to serve the control work of the Board of Supervisors, and at the same time, provides full records and documents to serve the internal audit work of the Internal Audit Department.

5. Other activities of the Board of Supervisors

- Appraise the 2023 Financial Statements and the 2024 Semi-Annual Financial Statements based on the Financial Statements independently audited by Ernst and Young Vietnam Co., Ltd.
- The Board of Supervisors has coordinated with the Governance office and the Human Resources Block to update the list of founding shareholders, major shareholders, shareholders holding 1% or more of charter capital and persons related to members of

the Board of Directors, members of the Board of Supervisors, members of the Board of Managements and shareholders holding 1% or more of charter capital.

- The Board of Supervisors regularly organize meetings with the Internal Audit Department to discuss work content and directions to improve work efficiency.

IV. Board of Managements (B.O.M)

No.	Members of the B.O.M	Date of birth	Qualification	Date of appointment/ dismissal of members of the B.O.M
1	Mr. Mai Danh Hien – General Director	16/12/1984	Master of Accounting	Date of appointment as General Director: 06/7/2023
2	Mr. Le Anh Tuan – Deputy General Director	12/4/1977	Master of Credit and Money Circulation	Date of appointment:15/9/2020
3	Mr. Dao Le Huy – Deputy General Director	12/7/1973	Economic masters	Date of appointment: 15/4/2020
4	Mr. Hoang The Hung Deputy General Director	24/10/1981	Master of Computer Science	Date of appointment: 15/6/2020 Date of dismissal of the position of Deputy General Director: 01/4/2024
5	Ms. Ton Thi Hai Yen – Deputy General Director	05/12/1976	Master of Economic Law, Master of Business Administration	Date of appointment: 01/02/2023
6	Mr. Lam Nguyen Thien Nhon – Deputy General Director	08/3/1978	Bachelor of Laws	Date of appointment as Director of Ho Chi Minh City Branch IICMC Branch: 01/7/2020

No.	Members of the B.O.M	Date of birth	Qualification	Date of appointment/ dismissal of members of the B.O.M
				Date of appointment as Deputy General Director: 01/02/2023 Date of dismissal of the position of Deputy General Director: 08/3/2024
7	Mr. Tong Nhat Linh - Chief Accountant	03/01/1988	Bachelor of Accounting, Master of Business Administration	Date of appointment: 01/4/2021
8	Mr. Mai Xuan Dong - Director of Da Nang Branch	08/9/1966	Master of Business Administration	Date of appointment: 24/12/2020 Date of re-appointment: 21/12/2023
9	Mr. Hoang Nhat Nam Director of Ho Chi Minh City Branch	28/02/1982	Bachelor of Business Administration	Date of appointment: 14/7/2023
10	Mr. Nguyen Tien Sy Director of Hanoi Branch	03/11/1986	Master of Economics	Date of appointment: 10/12/2024

V. Chief Accountant

Full name	Date of birth	Qualification	Date of appointment/ dismissal
Mr. Tong Nhat Linh - Chief Accountant	03/01/1988	Bachelor of Accounting, Master of Business Administration	Date of appointment: 01/4/2021

VI. Training courses on corporate governance

No.	Training courses attended	Training time	Participants
1	Conference on some areas of banking activities	January 2024	General Director
2	Specialized workshop on "Solutions to enhance credit for private infrastructure development in Vietnam"	January 2024	Member of the B.O.M
3	Specialized workshop on "Good Corporate Governance Practices Go Beyond Compliance"	January 2024	Chairman of the B.O.D
4	CSMP3 Corporate Secretary Intensive Program	January 2024	Corporate Governance Officer
5	Conference on ensuring information security and safety in the banking industry	February 2024	General Director
6	Applying OKI/KPI tools to work management based on target	May 2024	Member of the B.O.M
7	Discussion of Deloitte Vietnam Co., Ltd. On sustainable development reports	May 2024	Member of the Board of Directors, Board of Supervisors, Board of Managements
8	Seminar on "Current situation of using digital signatures of credit institutions, difficulties and recommendations"	May 2024	Member of the B.O.M
9	Discussion of KPMG LLC on ESG at financial firm	June 2024	Member of the Board of Directors, Board of Supervisors, Board of Managements
10	Conference on Issues to note in compliance with securities laws and securities market regulations of public companies and listed companies	June 2024	Corporate Governance Officer
11	The workshop on "ESG commitment in green transformation"	July 2024	Member of the B.O.M
12	The course on "Management by Culture" (MBC)	November 2024	Member of the B.O.D

No.	Training courses attended	Training time	Participants
13	Executive Training Course for Business Leaders	November 2024 - June 2025	Member of the B.O.D
14	The 7th Annual Forum: “Investing in Corporate Governance – The strategy to attract responsible investors in the trend of market globalization”	December 2024	Member of the B.O.D

VII. The list of affiliated persons of the public company (2024 report) and transactions of affiliated persons of the company with the company

1. The list of affiliated persons of the company

Details are in Appendix 03 attached.

2. Transactions between the Company and affiliated persons or between the Company and major shareholders, internal persons and affiliated persons of internal persons

Details are in attached Appendix 04

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

4. Transactions between the Company and other objects

4.1. Transactions between the Company and the company that members of the Board of Directors, Board of Supervisors, Board of Management have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): *As mentioned in Section 2 above.*

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

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

VIII. Share transactions of internal persons and affiliated persons of internal persons (2024 report)

1. The list of internal persons and affiliated persons

Details are in Appendix 05 attached.

2. Transactions of internal persons and affiliated persons with shares of the Company

Details are in Appendix 06 attached.

IX. Other significant issues: None



Recipients::

- As above;
- Board of Directors;
- General Director (for disclosing information);
- Archives: Governance Office

CHAIRMAN OF THE BOARD OF DIRECTORS



PHAM TRUNG KIEN

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.

In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.

APPENDIX 01. RESOLUTIONS ISSUED BY THE BOARD OF DIRECTORS IN 2024

No.	Resolution No.	Date	Content	Approval rate
1	01/NQ-HĐQT-TCĐL	2/1/2024	Approve business transactions	100%
2	02/NQ-HĐQT-TCĐL	2/1/2024	Approve business transactions	100%
3	03/NQ-HĐQT-TCĐL	2/1/2024	Issuing amendments and supplements to the Regulations on interest exemption and reduction at EVNFinance Joint Stock Company	100%
4	04/NQ-HĐQT-TCĐL	19/01/2024	Conclusion of the Board of Directors meeting on January 19, 2024	100%
5	05/NQ-HĐQT-TCĐL	25/01/2024	Approve the Plan to organize the 2024 Annual General Meeting of Shareholders of EVNFinance Joint Stock Company	100%
6	06/NQ-HĐQT-TCĐL	31/01/2024	Approve business transactions	100%
7	07/NQ-HĐQT-TCĐL	5/2/2024	Use the reward Fund of EVNFinance Joint Stock Company	100%
8	08/NQ-HĐQT-TCĐL	5/2/2024	Approve business transactions	100%
9	09/NQ-HĐQT-TCĐL	15/2/2024	Issuing the Regulation on Organization and Operation of the Risk Management Committee at EVNFinance Joint Stock Company	100%
10	10/NQ-HĐQT-TCĐL	15/2/2024	Personnel decisions at EVNFinance Joint Stock Company	100%
11	11/NQ-HĐQT-TCĐL	16/2/2024	Approve business transactions	100%
12	12/NQ-HĐQT-TCĐL	20/2/2024	Approve business transactions	100%
13	13/NQ-HĐQT-TCĐL	20/2/2024	Approve business transactions	100%
14	14/NQ-HĐQT-TCĐL	22/2/2024	Approve the contents submitted to the 2024 Annual General Meeting of Shareholders of EVNFinance Joint Stock Company	100%
15	15/NQ-HĐQT-TCĐL	22/2/2024	Approve the content submitted to the 2024 Annual General Meeting of Shareholders of EVNFinance Joint Stock Company for approval	100%
16	16/NQ-HĐQT-TCĐL	22/2/2024	Approve business transactions	100%
17	17/NQ-HĐQT-TCĐL	29/2/2024	Approve business transactions	100%
18	18/NQ-HĐQT-TCĐL	29/2/2024	Approve business transactions	100%

No.	Resolution No.	Date	Content	Approval rate
19	19/NQ-HĐQT-TCĐL	29/2/2024	Approve business transactions	100%
20	20/NQ-HĐQT-TCĐL	7/3/2024	Approve 2023 Annual report	100%
21	21/NQ-HĐQT-TCĐL	7/3/2024	Approve the dismissal of the position of Deputy General Director of EVNFinance Joint Stock Company toward Mr. Lam Nguyen Thien Nhon	100%
22	22/NQ-HĐQT-TCĐL	7/3/2024	Approve business transactions	100%
23	23/NQ-HĐQT-TCĐL	20/3/2024	Approve business transactions	100%
24	24/NQ-HĐQT-TCĐL	27/3/2024	Approve business transactions	100%
25	25/NQ-HĐQT-TCĐL	29/3/2024	Approve the dismissal of the position of Deputy General Director of EVNFinance Joint Stock Company toward Mr. Hoang The Hung	100%
26	26/NQ-HĐQT-TCĐL	17/4/2024	Conclusion of the Board of Directors meeting on April 17, 2024	100%
27	27/NQ-HĐQT-TCĐL	23/4/2024	Promulgating regulations on measures to ensure the performance of customers' obligations at EVNFinance Joint Stock Company	100%
28	28/NQ-HĐQT-TCĐL	4/5/2024	Approve the establishment of Branches of EVNFinance Joint Stock Company in Hanoi City, Hai Phong City and the Project to establish Branches	100%
29	29/NQ-HĐQT-TCĐL	9/5/2024	Approve business transactions	100%
30	30/NQ-HĐQT-TCĐL	9/5/2024	Approve business transactions	100%
31	31/NQ-HĐQT-TCĐL	9/5/2024	Promulgating 2024 Quality policy and establish the ESG Implementation Steering Committee of EVNFinance Joint Stock Company	100%
32	32/NQ-HĐQT-TCĐL	9/5/2024	Approve business activity decentralization	100%
33	33/NQ-HĐQT-TCĐL	10/5/2024	Approve Bonus Policy at EVN Finance Joint Stock Company	100%
34	34/NQ-HĐQT-TCĐL	14/5/2024	Approve business transactions	100%
35	35/NQ-HĐQT-TCĐL	16/5/2024	Issuing 2024 risk appetite of EVNFinance Joint Stock Company	100%

No.	Resolution No.	Date	Content	Approval rate
36	36/NQ-HĐQT-TCĐL	16/5/2024	The election for the position of Vice Chairman of the Board of Directors of EVNFinance for the term of 2023 – 2028 toward Mr. Le Manh Linh.	100%
37	37/NQ-HĐQT-TCĐL	21/5/2024	Approve business transactions	100%
38	38/NQ-HĐQT-TCĐL	3/6/2024	Approve business transactions	100%
39	39/NQ-HĐQT-TCĐL	12/6/2024	Approve business transactions	100%
40	40/NQ-HĐQT-TCĐL	12/6/2024	Approve business transactions	100%
41	41/NQ-HĐQT-TCĐL	20/6/2024	Implement the plan to issue shares to pay dividends from 2023 profits and profits of previous years, the Plan to issue shares to employees under the Employee Stock Option Plan and the Plan to increase EVNFinance's charter capital	100%
42	42/NQ-HĐQT-TCĐL	25/6/2024	Approve the policy to expand the Company's office facilities	100%
43	43/NQ-HĐQT-TCĐL	28/6/2024	Approve business transactions	100%
44	44/NQ-HĐQT-TCĐL	03/7/2024	Approve business transactions	100%
45	45/NQ-HĐQT-TCĐL	12/7/2024	Approve business transactions	100%
46	46/NQ-HĐQT-TCĐL	17/7/2024	Conclusion of the Board of Directors meeting on July 17, 2024	100%
47	47/NQ-HĐQT-TCĐL	18/7/2024	Approve business transactions	100%
48	48/NQ-HĐQT-TCĐL	24/7/2024	Approve business transactions	100%
49	49/NQ-HĐQT-TCĐL	01/8/2024	Approve the proposal to add Debt purchase activity to EVNFinance's Operating License	100%
50	49A/NQ-HĐQT-TCĐL	01/8/2024	Approve the authority to issue internal Regulations of EVNFinance	100%
51	50/NQ-HĐQT-TCĐL	14/8/2024	Approve business transactions	100%
52	51/NQ-HĐQT-TCĐL	15/8/2024	Approve business transactions	100%
53	52/NQ-HĐQT-TCĐL	04/9/2024	Approve business transactions	100%

No.	Resolution No.	Date	Content	Approval rate
54	53/NQ-HĐQT-TCĐL	11/9/2024	Approve the List of employees with the right to buy shares under the Company's Employee Stock Option Plan (ESOP Program), Plan to ensure the issuance of stock meets the foreign ownership ratio of EVNFinance	100%
55	54/NQ-HĐQT-TCĐL	12/9/2024	Approve business transactions	100%
56	55/NQ-HĐQT-TCĐL	17/9/2024	Approve business transactions	100%
57	56/NQ-HĐQT-TCĐL	18/9/2024	Approve business transactions	100%
58	57/NQ-HĐQT-TCĐL	19/9/2024	Approve business operations decentralization	100%
59	58/NQ-HĐQT-TCĐL	08/10/2024	Last registration date to exercise the right to pay dividends in shares	100%
60	59/NQ-HĐQT-TCĐL	10/10/2024	Approve business transactions	100%
61	60/NQ-HĐQT-TCĐL	17/10/2024	Conclusion of the Board of Directors meeting on October 17, 2024	100%
62	61/NQ-HĐQT-TCĐL	18/10/2024	The correction of Resolution No. 53/NQ-HĐQT-TCĐL dated September 11, 2024; The amendment of Decision No. 15/QĐ-HĐQT-TCĐL dated June 20, 2024; Plan for allocating fractional shares	100%
63	62/NQ-HĐQT-TCĐL	23/10/2024	The last registration date for right distribution to receive dividends from 2023 profits and profits of previous years.	100%
64	63/NQ-HĐQT-TCĐL	31/10/2024	Approve business transactions	100%
65	64/NQ-HĐQT-TCĐL	07/11/2024	Approve business transactions	100%
66	65/NQ-HĐQT-TCĐL	26/11/2024	Approve the final list of shareholders to exercise the right to participate in collecting written opinions of shareholders of EVNFinance Joint Stock Company in 2024	100%
67	65A/NQ-HĐQT-TCĐL	04/12/2024	Approve the selection of location of Hanoi Branch of EVNFinance Joint Stock Company	100%
68	66/NQ-HĐQT-TCĐL	12/12/2024	Approve the contents of collecting shareholder written opinion in 2024	100%
69	67/NQ-HĐQT-TCĐL	23/12/2024	Approve business transactions	100%
70	68/NQ-HĐQT-TCĐL	23/12/2024	Approve business transactions	100%

No.	Resolution No.	Date	Content	Approval rate
71	69/NQ-HĐQT-TCĐL	26/12/2024	Approval of Termination of Audit Contract for 2024 with Ernst & Young Vietnam Co., Ltd.	100%
72	70/NQ-HĐQT-TCĐL	26/12/2024	Approval of the selection of the 2024 auditing firm of EVNFinance Joint Stock Company.	100%
73	71/NQ-HĐQT-TCĐL	26/12/2024	Approval of the selection of the 2025 auditing firm of EVNFinance Joint Stock Company	100%
74	72/NQ-HĐQT-TCĐL	26/12/2024	Approve the activity	100%
75	73/NQ-HĐQT-TCĐL	26/12/2024	Approve the activity	100%
76	74/NQ-HĐQT-TCĐL	31/12/2024	Approve business transactions	100%

APPENDIX 02. DECISIONS ISSUED BY THE BOARD OF DIRECTORS IN 2024

No.	Decision No.	Date	Content	Approval rate
1	01/QĐ-HĐQT-TCĐL	2/1/2024	Promulgating amendments and supplements to the Regulations on interest exemption and reduction at EVNFinance Joint Stock Company	100%
2	03/QĐ-HĐQT-TCĐL	5/2/2024	The bonus for units and individuals for contributions to business activities in 2023	100%
3	04/QĐ-HĐQT-TCĐL	15/2/2024	Promulgating the Regulation on Organization and Operation of the Risk Management Committee at EVNFinance Joint Stock Company	100%
4	05/QĐ-HĐQT-TCĐL	15/2/2024	Personnel decisions at EVNFinance Joint Stock Company	100%
5	07/QĐ-HĐQT-TCĐL	27/3/2024	Promulgating Charter on organization and operation of EVNFinance Joint Stock Company, amended and supplemented for the 13th time	100%
6	08/QĐ-HĐQT-TCĐL	27/3/2024	Promulgating Regulation on organization and operation of the Board of Directors of EVNFinance Joint Stock Company, amended and supplemented for the 5th time	100%
7	09/QĐ-HĐQT-TCĐL	27/3/2024	Promulgating the Internal Governance Regulations of EVNFinance Joint Stock Company, amended and supplemented for the 3rd time	100%
8	10/QĐ-HĐQT-TCĐL	23/4/2024	Promulgating regulations on measures to ensure the performance of customers' obligations at EVNFinance Joint Stock Company	100%
9	11/QĐ-HĐQT-TCĐL	9/5/2024	Promulgating Quality policy of EVNFinance Joint Stock Company	100%
10	12/QĐ-HĐQT-TCĐL	9/5/2024	Establishing ESG Implementation Steering Committee at EVN Finance Joint Stock Company	100%

No.	Decision No.	Date	Content	Approval rate
11	13/QĐ-HĐQT-TCĐL	16/5/2024	Promulgating 2024 risk appetite of EVN Finance Joint Stock Company	100%
12	14/QĐ-HĐQT-TCĐL	6/6/2024	Promulgating Regulations on Decentralization of authority to approve credit granting, investment, capital sources and results of collateral valuation at EVNFinance Joint Stock Company	100%
13	15/QĐ-HĐQT-TCĐL	20/6/2024	Promulgating Regulations on issuance of shares under the Employee Stock Option Plan (ESOP) in 2024 of EVNFinance Joint Stock Company	100%
14	15A/QĐ-HĐQT-TCĐL	19/7/2024	Promulgating amendments to the Environmental & Social Policy of EVNFinance Joint Stock Company	
15	16/QĐ-HĐQT-TCĐL	6/8/2024	Promulgating Amendments to the Regulations on Restructuring Debt Repayment term and maintaining debt groups to support customers in difficulty of EVNFinance Joint Stock Company	100%
16	17/QĐ-HĐQT-TCĐL	09/8/2024	Promulgating Credit Regulations of EVNFinance Joint Stock Company	100%
17	18/QĐ-HĐQT-TCĐL	17/9/2024	Promulgating amendments to the 2024 Debt trading Regulations of EVNFinance Joint Stock Company	100%
18	19/QĐ-HĐQT-TCĐL	30/9/2024	Decision on the expiration of the Regulations on organization and operation of internal audit	100%
19	20/QĐ-HĐQT-TCĐL	30/9/2024	Promulgating Regulations on Asset quality assessment and compliance with minimum Capital safety ratio of EVNFinance Joint Stock Company	100%
20	21/QĐ-HĐQT-TCĐL	21/11/2024	Promulgating Amendments to the Regulations on Security Measures of EVNFinance Joint Stock Company	100%
21	22/QĐ-HĐQT-TCĐL	10/12/2024	Approval of Appointment of Hanoi Branch Director of EVNFinance Joint Stock Company	100%

No.	Decision No.	Date	Content	Approval rate
22	23/QĐ-HĐQT-TCĐL	13/12/2024	Promulgating Regulations on classification of Assets, provision levels, methods of setting up provisions for unrealized assets and the use of unrealized assets to handle risks of EVNFinance Joint Stock Company	100%
23	24/QĐ-HĐQT-TCĐL	13/12/2024	Promulgating Network management Regulations of EVNFinance Joint Stock Company	83%
24	25/QĐ-HĐQT-TCĐL	24/12/2024	Establishment of the board of Vote Counting, Vote Counting Supervisor to collect written opinions of shareholders of EVNFinance in 2024	100%
25	26/QĐ-HĐQT-TCĐL	26/12/2024	Promulgating Investment Regulations of EVNFinance Joint Stock Company	100%
26	28/QĐ-HĐQT-TCĐL	31/12/2024	Promulgating Regulations on Debt restructuring for customers in difficulties due to storm No. 3	100%

APPENDIX 03. THE LIST OF AFFILIATED PERSONS OF THE COMPANY

No.	Name of organization/ individual	Securities trading account (if any)	Position at the company (if any)	NSH No. *, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
BOARD OF DIRECTORS									
1	Phan Trung Kien		Chairman of the B.O.D						Internal person
2	Le Manh Linh		Vice Chairman of the B.O.D					Starting the term of the Board of Directors for the year 2023 - 2028 from March 1 st , 2023; Elected to hold the position of Vice Chairman of the Board of Directors from May 16, 2024 according to Resolution No. 36/NQ-HDQT-TCDL dated May 16, 2024 of the Board of Directors.	Internal person
3	Mai Danh Hien		Member of the B.O.D & General Director						Internal person
4	Nguyen Trung Thanh		Member of the B.O.D						Internal person
5	Le Hcai Nam		Independent member of the B.O.D						Internal person
6	Nguyen Van Ha		Independent member of the B.O.D						Internal person
BOARD OF SUPERVISORS									

No.	Name of organization/ individual	Securities trading account (if any)	Position at the company (if any)	NSH No.*, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Le Long Giang		Head of Board of Supervisors						Internal person
2	Le Khanh Ngoc		Member of Board of Supervisors						Internal person
3	Nghien Kha: Dat		Member of Board of Supervisors						Internal person
BOARD OF MANAGEMENT									
1	Mai Danh Hien		General Director						Internal person
2	Le Anh Tuan		Deputy General Director						Internal person
3	Dao Le Huyen		Deputy General Director						Internal person
4	Ton Thi Hai Yen		Deputy General Director						Internal person

No.	Name of organization/ individual	Securities trading account (if any)	Position at the company (if any)	NSH No.*, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
5	Lam Nguyen Thien Nhon		Deputy General Director				8/3/2024	Resigned from the position of Deputy General Director according to Resolution No. 21/NQ-HĐQT-TCTĐL dated March 7, 2024 of the Board of Directors.	Internal person
6	Hoang The Hung		Deputy General Director				1/4/2024	Resigned from the position of Deputy General Director according to Resolution No. 25/NQ-HĐQT-TCTĐL dated March 29, 2024 of the Board of Directors.	Internal person
7	Tong Nhat Linh		Chief Accountant						Internal person
8	Mai Xuan Dong		Director of Da Nang Branch						Internal person
9	Hoang Nhat Nam		Director of Ho Chi Minh City Branch						Internal person
10	Nguyen Tien Sy		Director Hanoi Branch					Hold the position of Director of Hanoi branch according to Decision No. 22/QĐ-HĐQT-TCTĐL dated December 10, 2024 of the Board of Directors.	Internal person
CORPORATE GOVERNANCE OFFICER, AUTHORIZED PERSON TO DISCLOSE INFORMATION									

No.	Name of organization/ individual	Securities trading account (if any)	Position at the company (if any)	NSH No.*, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Nguyen Thi Phong Lan		Corporate Governance Officer, Authorized person to disclose information						Internal person

Note: NSH Certificate Number*: ID card/Passport number (for individuals) or Business registration certificate number, Operating license or equivalent legal documents (for organizations)



APPENDIX 04. TRANSACTIONS BETWEEN THE COMPANY AND AFFILIATED PERSONS OF INTERNAL PERSON

PART 1. TRANSACTIONS RELATED TO DEPOSIT RECEIVING ACTIVITIES

Name of organization/ individual (*)	Relationship with the Company	NSH certificate number, date of issue, place of issue	Address	Time of transactions with the Company	Resolution No. or Decision No. approved by Board of Directors	Transaction value (Unit: VND)	Note
Amber Fund Management Joint Stock Company	Member of EVN Finance's Board of Directors is Chairman of the Board of Directors of Amber Fund Management Joint Stock Company (*)	Business Registration Certificate No. 0102970695 issued by Hanoi Department of Planning and Investment on October 8, 2008, first change registered on October 26, 2022	1st Floor, VOV Building, 37 Ba Trieu, Hang Bai Ward, Hoan Kiem District, Hanoi City	02/01/2024	Resolution No. 21/NQ-HĐQT-TCĐL dated April 10, 2023 and Resolution No. 71/NQ-HĐQT-TCĐL dated September 20, 2023	500.000.000	The balance at all times is always guaranteed according to the total limit specified in the Resolution
				03/01/2024		9.000.000.000	
				03/01/2024		500.000.000	
				04/01/2024		500.000.000	
				04/01/2024		3.000.000.000	
				04/01/2024		13.000.000.000	
				08/01/2024		1.100.000.000	
				08/01/2024		6.000.000.000	
				09/01/2024		10.000.000.000	
				10/01/2024		300.000.000	
				10/01/2024		8.000.000.000	
				11/01/2024		15.000.000.000	
				12/01/2024		14.000.000.000	
				22/01/2024		10.000.000.000	
				24/01/2024		2.000.000.000	
				25/01/2024		9.000.000.000	
				26/01/2024		10.000.000.000	
				05/02/2024		10.000.000.000	
				07/02/2024		10.000.000.000	
				15/02/2024		3.000.000.000	
				15/02/2024		15.000.000.000	
				16/02/2024		10.000.000.000	
				21/02/2024		1.200.000.000	

Name of organization/ individual (*)	Relationship with the Company	NSH certificate number, date of issue, place of issue	Address	Time of transactions with the Company	Resolution No. or Decision No. approved by Board of Directors	Transaction value (Unit: VND)	Note
				26/02/2024		400.000.000	
				29/02/2024		800.000.000	
				29/02/2024		5.000.000.000	
				07/3/2024		3.500.000.000	
				13/03/2024		4.000.000.000	

(*) From April 4, 2024, Amber Fund Management Joint Stock Company is no longer be affiliated party of EVNFinance Joint Stock Company.

APPENDIX 04. TRANSACTIONS BETWEEN THE COMPANY AND AFFILIATED PERSONS OF INTERNAL PERSONS
PART 2. TRANSACTIONS RELATED TO ISSUING CERTIFICATES OF DEPOSIT

Name of organization/individual (*)	Relationship with the Company	NSH certificate number, date of issue, place of issue	Address	Time of transactions with the Company	Resolution No. or Decision No. approved by Board of Directors	Transaction value (Unit: VND)	Note
Amber Fund Management Joint Stock Company	Member of EVNFinance's Board of Directors is the Chairman of the Board of Directors of Amber Fund Management Joint Stock Company	Business Registration Certificate No. 0102970695 issued by Hanoi Department of Planning and Investment on October 8, 2008, first change registered on October 26, 2022;	1st Floor, VOV Building, 37 Ba Trieu, Hang Bai Ward, Hoan Kiem District, Hanoi City	02/01/2024	Resolution No. 21/NQ-HĐQT-T	16.000.000.000	The balance at all times is always guaranteed according to the total limit specified in the Resolution
				02/01/2024	TCĐL dated April 10, 2023 and Resolution No. 71/NQ-HĐQT-TCĐL dated September 20, 2023	2.000.000.000	
				08/01/2024		2.000.000.000	
				10/01/2024		7.000.000.000	
				15/02/2024		3.000.000.000	
				21/02/2024		20.000.000.000	
				22/02/2024		9.000.000.000	
				23/02/2024		8.000.000.000	
				26/02/2024		20.000.000.000	
				26/02/2024		4.000.000.000	
				27/02/2024		20.000.000.000	
				27/02/2024		20.000.000.000	
				27/02/2024		20.000.000.000	
				27/02/2024		10.000.000.000	
				27/02/2024		4.000.000.000	
				27/02/2024		12.000.000.000	
				28/02/2024		2.000.000.000	
				29/02/2024		15.000.000.000	
				29/02/2024		5.000.000.000	
				14/03/2024		6.000.000.000	
				15/03/2024		5.000.000.000	
				02/04/2024		5.000.000.000	
				03/04/2024		4.000.000.000	

(*) From April 4, 2024, Amber Fund Management Joint Stock Company is no longer be affiliated party of EVNFinance Joint Stock Company.

APPENDIX 04. TRANSACTIONS BETWEEN THE COMPANY AND AFFILIATED PERSONS OF INTERNAL PERSONS

PART 3. TRANSACTIONS RELATED TO LENDING ACTIVITIES

Name of organization/individual	Relationship with the Company	NSH certificate number, date of issue, place of issue	Address	Time of transactions with the Company	Resolution No. or Decision No. approved by Board of Directors	Content, quantity, total value of transaction
Amya Holdings Joint Stock Company	Member of EVNFinance's Board of Director is member of Board of Directors (Vice chairman) of Amya Holdings Joint Stock Company	Business Registration Certificate No. 0109733982 issued by Hanoi Department of Planning and Investment on August 17, 2021; first change registration on July 11, 2022	2nd floor, Chelsea Park building - E1, Yen Hoa new urban area, Yen Hoa ward, Cau Giay district, Hanoi city.	18/9/2023	Resolution No. 68/NQ-HDQT-TCĐL dated September 14, 2023	Loan balance 316.2 billion VND

APPENDIX 05. THE LIST OF INTERNAL PERSONS AND AFFILIATED PERSONS OF INTERNAL PERSONS

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Pham Trung Kien		Chairman of the B.O.D					3.295.927	0,433%	
1.01	Bui Hong Van							0	0%	
1.02	Pham Nam Khanh									Still little
1.03	Pham Khanh Ngoc									Still little
1.04	Pham Van Quan							0	0%	
1.05	Trinh Thi Yen							0	0%	
1.06	Bui Thanh Binh							0	0%	
1.07	Nguyen Thi Thai							0	0%	
1.08	Pham Thi Tu Quyen							0	0%	
1.09	Nguyen Anh Cong							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
1.10	Pham Trung Phuong							0	0%	
1.11	Hoang Thi Ngoc Quynh							0	0%	
2	Le Manh Linh		Vice Chairman of the B.O.D					3.310.980	0,435%	
2.01	Nguyen Thuy Minh Truc							0	0%	
2.02	Le Minin Nghia							0	0%	
2.03	Nguyen Thi Thanh Binh							0	0%	
2.04	Nguyen Minh Thien							0	0%	
2.05	Nguyen Thi Kim Anh							0	0%	
2.06	Le Bao Lan									Still little
2.07	Le Bao Ngan									Still little
2.08	Le Mai Khanh									Still little

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
2.09	Le Duc Manh							0	0%	
3	Mai Danh Hien		Member of the Board of Directors, General Director, Legal Representative					2.947.529	0,388%	
3.01	Le Le Hang							0	0%	
3.02	Mai Le Minh									Still little
3.03	Mai Minh Son									Still little
3.04	Mai Danh Hinh									Deceased
3.05	Nguyen Tai Huynh							0	0%	
3.06	Le Van Nghiem							0	0%	
3.07	Hoang Thi Hoan							0	0%	
3.08	Mai Danh Hoan							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
3.09	Hoang Thi Ha							0	0%	
3.10	Mai Thi Hieu							0	0%	
3.11	Do Tat Ngo							0	0%	
4	Nguyen Trung Thanh		Member of the B.O.D					37.207	0,005%	
4.01	Nguyen Thi Thuy Ba							0	0%	
4.02	Nguyen Minh Son									Still little
4.03	Nguyen Van Thin							0	0%	
4.04	Pham Thi Lan							0	0%	
4.05	Nguyen Duc Hoan							0	0%	
4.06	Nguyen Thi Thu							0	0%	
4.07	Nguyen Thi Minh Phuong							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
4.08	Nguyen Hoa Binh									Deceased
4.09	Tran Thi Vinh							0	0%	
4.10	Amya Holdings Joint Stock Company							0	0%	
5	Le Hoai Nam		Independent member of the B.O.D					37.207	0,005%	
5.01	Le Hong Anh							0	0%	
5.02	Le Ngoc Duc							0	0%	
5.03	Le Hien Anh							0	0%	
5.04	Le Ngoc Hien									Deceased
5.05	Luong Ngoc Thu							0	0%	
5.06	Le Hien Luong							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
5.07	Le Ngoc Mai							0	0%	
5.08	Ho Thi Thanh Ha							0	0%	
5.09	Nguyen Huu Chien							0	0%	
5.10	Le Hong Phong									Deceased
5.11	Nguyen Thi Thai Ha							0	0%	
5.12	eNAD Joint Stock Company							0	0%	
5.13	Saigon - Hanoi Insurance Joint Stock Corporation							0	0%	
6	Nguyen Van Hai		Independent member of the B.O.D					37.207	0,005%	
6.01	Nguyen Minh Hue							0	0%	
6.02	Nguyen Hai Dang							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
6.03	Nguyen Hai Anh							0	0%	
6.04	Nguyen Van Hao							0	0%	
6.05	Bui Thi Khanh							0	0%	
6.06	Nguyen Dong Hieu							0	0%	
6.07	Phung Ngoc Diep							0	0%	
6.08	Nguyen Quoc Huy							0	0%	
6.09	Do Dieu Linh							0	0%	
6.10	Nguyen Dang Binh									Deceased
6.11	Nguyen Thi Thanh									Deceased
6.12	Nguyen Hai and Anh Em One Member Law Firm							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
7	Le Long Giang		Head of Board of Supervisors					35.964	0,005%	
7.01	Dinh Thi Huong Hao							0	0%	
7.02	Le Nhat Ha							0	0%	
7.03	Le Long Dung									Still little
7.04	Le Dinh Gianh									Deceased
7.05	Dang Thi Lan							0	0%	
7.06	Dinh Cao Thanh							0	0%	
7.07	Dinh Thi Dang							0	0%	
7.08	Le Lan Huong							0	0%	
7.09	Nguyen Dinh Minh							0	0%	
8	Nghiem Khac Dat		Member of Board of Supervisors					45.427	0,006%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
8.01	Bach Thi Thu Huong									
8.02	Nghiem Linh Phuong									Still little
8.03	Nghiem Linh Nhi									Still little
8.04	Nghiem Minh Dung									Still little
8.05	Nghiem Dinh Thoai							0	0%	
8.06	Vu Thi Thanh Binh							0	0%	
8.07	Nghiem Thi Bich Thuy							0	0%	
8.08	Bach Duc Hien							0	0%	
8.09	Le Thi Heng Diep							0	0%	
8.10	Tran Kim Anh							0	0%	
9	Le Khanh Ngoc		Member of Board of Supervisors					74.415	0,010%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
9.01	Le Huu Thuong							0	0%	
9.02	Nguyen Thi Kim Khanh							0	0%	
10	Ton Thi Hai Yen		Deputy General Director					864.916	0,114%	
10.01	Nguyen Thanh Binh							0	0,0%	
10.02	Nguyen Duc Binh Minh							0	0,0%	
10.03	Nguyen Thi Nguyet Mint									Still little
10.04	Ton Duc Thang							0	0,0%	
10.05	Nguyen Thi Ngoc Anh							0	0,0%	
10.06	Nguyen Duc Oanh									Deceased
10.07	Dang Thi Hoang Lien							0	0,0%	
10.08	Ton Thi Lan Phuong							0	0,0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
11.08	Dao Thi Le Hang							0	0%	
11.09	Dao Ngoc Hung							0	0%	
12	Le Anh Tuan		Deputy General Director					124.391	0,016%	
12.01	Le Treng Trieu									Deceased
12.02	Nguyen Thi Thien									Deceased
12.03	Nguyen Cao Thang							0	0%	
12.04	Nguyen Thi Thanh Phuong							0	0%	
12.05	Nguyen Thi Nhu Trang							0	0%	
12.06	Le Tuan Dung									Still little
12.07	Le Nhat Minh									Still little
12.08	Le Minh Khang									Still little

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
12.09	Le Tuan Anh							0	0%	
12.10	Hoang Thi Lan Huong							0	0%	
12.11	Le Trong Tung							0	0%	
12.12	Nguyen Quynh Giang							0	0%	
13	Mai Xuan Dong		Director of Danang Branch					27.453	0,004%	
13.01	Mai Xuan San									Deceased
13.02	Le Thi Mien									Deceased
13.03	Tran Phuong Thanh							0	0%	
13.04	Dinh Thi Vinh							0	0%	
13.05	Tran Thi Thuy Phuong							2.576	0,0003%	
13.06	Mai Thi Phuong Xuan							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
13.07	Mai Thi Soan									Deceased
13.08	Mai Xuan Ty							0	0%	
13.09	Le Thi Hang							0	0%	
13.10	Mai Thi Dao							0	0%	
13.11	Ngo Van Lan							0	0%	
13.12	Mai Xuan Tao									Deceased
13.13	Mai Thi Thu							0	0%	
13.14	Le Dinh Canh							0	0%	
13.15	Le Thi Dung							0	0%	
14	Hoang Nhat Nam		Director of Ho Chi Minh City Branch					44.280	0,006%	
14.01	Hoang Minh							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
14.02	Huynh Thi Thu							0	0%	
14.03	Thai Van Dung							0	0%	
14.04	Phan Thi Mong Dao							0	0%	
14.05	Thai Chi Yen Chi							0	0%	
14.06	Hoang Thai Trung									Still little
14.07	Hoang Thai Quynh Hoa									Still little
14.08	Hoang Nhat Thanh							0	0%	
14.09	Nguyen Thi Phuong Tam							0	0%	
14.10	Hoang Nhat Ky							0	0%	
14.11	Truong Thi Hoang Yen							0	0%	
14.12	Hoang Nu Ngoc Chau							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
14.13	Le Thanh Long							0	0%	
15	Nguyen Tien Sy		Director of Ha Noi Branch					33.480	0,004%	
15.01	Le Thi Thu Trang							81.800	0,01%	
15.02	Nguyen Ngoc Phuong Vy							0	0%	
15.03	Nguyen Ngoc Tuong Vy							0	0%	
15.04	Nguyen Le Minh							0	0%	
15.05	Nguyen Van Hop							0	0%	
15.06	Do Thi Kim Xuan							0	0%	
15.07	Nguyen Manh Hung							0	0%	
15.08	Tran Anh Tra							0	0%	
15.09	La Thi Khanh Dung							0	0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
15.10	Le Ngcc							0	0%	
16	Tong Nhat Linh		Chief Accountant					44.649	0,006%	
16.01	Tong Nhat Han									Deceased
16.02	Do Thi Ly							0	0,0%	
16.03	Phan Tien Hiep							0	0,0%	
16.04	Vu Thi Bich Thuy							0	0,0%	
16.05	Phan Quynh Anh							0	0,0%	
16.05	Tong Nhat Thanh Phong									Still little
16.07	Tong Nhat Thanh Dan									Still little
16.08	Tong Nhat Thanh Thu									Still little
16.09	Tong Nhat Duy							0	0,0%	

No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./ Passport No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
17	Nguyen Thi Phong Lan		Corporate Governance Officer, Authorized person to disclose information					34.060	0,004%	
17.01	Nguyen Duy Phong							0	0%	
17.02	Bui Thi Xuan Mai							0	0%	
17.03	Le Ngoc Phat									Deceased
17.04	Tran Thi Phuong Lam							0	0%	
17.05	Le Van Khoa							0	0%	
17.06	Le Trung Kien							0	0%	
17.07	Le Ha Linh							0	0%	
17.08	Nguyen Danh Phuong							0	0%	

APPENDIX 06. TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH SHARES OF THE COMPANY

No.	Transaction executor	Internal persons/affiliated persons of internal persons	Number of shares owned at the beginning of the period 01/01/2024		Number of shares owned on the date the internal person left/changed position at the Company		Number of shares owned at the end of the period 31/12/2024		Reasons for increasing/decreasing
			Number of shares	Percentage %	Number of shares	Percentage %	Number of shares	Percentage %	
1	Pham Trung Kien	Chairman of the B.O.D	3.051.785	0,433			3.295.927	0,433	Receive stock dividends
2	Le Manh Linh	Vice Chairman of the B.O.D	3.065.723	0,435			3.310.980	0,435	Receive stock dividends
2.1	Nguyen Thuy Minh Truc	Wife of Mr. Le Manh Linh	30.350	0,004			0	0,000	Sell
2.2	Amber Fund Management Joint Stock Company	Mr. Le Manh Linh is Chairman of the Board of Directors of the Company	3.700.660	0,525	3.700.660	0,525	As of April 4, 2024, no longer be affiliated party		
3	Mai Danh Hien	Member of the B.O.D & General Director	2.729.194	0,388			2.947.529	0,388	Receive stock dividends
4	Nguyen Trung Thanh	Member of the B.O.D	34.451	0,005			37.207	0,005	Receive stock dividends
5	Nguyen Van Hai	Independent member of the B.O.D	34.451	0,005			37.207	0,005	Receive stock dividends
6	Le Hoai Nam	Independent member of the B.O.D	34.451	0,005			37.207	0,005	Receive stock dividends
7	Le Leng Giang	Head of Board of Supervisors	33.300	0,005			35.964	0,005	Receive stock dividends

No.	Transaction executor	Internal persons/affiliated persons of internal persons	Number of shares owned at the beginning of the period 01/01/2024		Number of shares owned on the date the internal person left/changed position at the Company		Number of shares owned at the end of the period 31/12/2024		Reasons for increasing/decreasing
			Number of shares	Percentage %	Number of shares	Percentage %	Number of shares	Percentage %	
8	Nghiem Khac Dat	Member of Board of Supervisors	42.063	0,006			45.427	0,006	Receive stock dividends
9	Le Khanh Ngoc	Member of Board of Supervisors	68.903	0,010			74.415	0,010	Receive stock dividends
10	Ton Thi Hai Yen	Deputy General Director	1.048.849	0,149			864.916	0,144	Receive stock dividends; Sell
10.1	Mai Duy Thien	Brother-in-law	71	0,000			76	0,000	Receive stock dividends
11	Le Anh Tuan	Deputy General Director	115.178	0,016			124.391	0,016	Receive stock dividends
12	Dao Le Huy	Deputy General Director	80.000	0,011			86.400	0,011	Receive stock dividends
13	Hoang The Hung	Deputy General Director	51.677	0,007	51.677	0,007	Retired from position at the Company from April 1, 2024		
14	Lam Nguyen Thien Nhon	Deputy General Director	51.677	0,007	51.677	0,007	Retired from the position at the Company from March 8, 2024		
15	Mai Xuan Dong	Director of Danang Branch	25.420	0,004			27.453	0,004	Receive stock dividends
15.1	Tran Thi Thuy Phuong	Wife of Mr. Mai Xuan Dong	2.386	0,000			2.576	0,000	Receive stock dividends
16	Hoang Nhat Nam	Director of Ho Chi Minh City Branch	41.000	0,006			44.280	0,006	Receive stock dividends
17	Nguyen Tien Sy	Director of Ha Noi Branch			33.480	0,004	33.480	0,004	Hold the position from 10/12/2024
17.1	Le Thi Thu Trang	Wife of Mr. Nguyen Tien Sy			81.800	0,010	81.800	0,010	

No.	Transaction executor	Internal persons/affiliated persons of internal persons	Number of shares owned at the beginning of the period 01/01/2024		Number of shares owned on the date the internal person left/changed position at the Company		Number of shares owned at the end of the period 31/12/2024		Reasons for increasing/decreasing
			Number of shares	Percentage %	Number of shares	Percentage %	Number of shares	Percentage %	
18	Tong Nhat Linh	Chief accountant	41,342	0,006			44,649	0,006	Receive stock dividends
19	Nguyen Thi Phong Lan	Corporate Governance Officer, Authorized person to disclose information	10,000	0,001			34,060	0,004	Receive stock dividends; Buy

Trường hợp có sự khác biệt hoặc có cách hiểu khác giữa thông tin bằng tiếng Việt và tiếng Anh thì thông tin bằng tiếng Việt được áp dụng.
In case of any discrepancy in the meaning between the English disclosure and the Vietnamese disclosure, the Vietnamese disclosure shall prevail.