



NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM
VIETNAM INTERNATIONAL
COMMERCIAL JOINT STOCK BANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Số: 022017.25
No: 022017.25

TP. Hồ Chí Minh, ngày 24 tháng 01 năm 2025
Ho Chi Minh City, January 24th, 2025

CÔNG BỐ THÔNG TIN DISCLOSURE OF INFORMATION

Kính gửi: Ủy ban Chứng khoán Nhà nước;
Sở Giao dịch Chứng khoán Việt Nam;
Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh;
Sở Giao dịch Chứng khoán Thành phố Hà Nội.
To: The State Securities Commission;
Vietnam Stock Exchange;
Hochiminh Stock Exchange;
Hanoi Stock Exchange.

Tên tổ chức:
Organization name:
Mã chứng khoán/ Stock code:
Địa chỉ trụ sở chính:
Address:
Điện thoại/ Tel:
Email:

NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM (VIB)
VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK
VIB
Tầng 1 (Tầng trệt) và tầng 2 tòa nhà Sailing Tower, số 111A Pasteur,
phường Bến Nghé, quận 1, thành phố Hồ Chí Minh
1st Floor (Ground Floor) and 2nd Floor, Sailing Tower Building, 111A
Pasteur Street, Ben Nghe Ward, District 1, Ho Chi Minh City
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congbothongtin@vib.com.vn



1. Nội dung thông tin công bố/ Contents of information disclosure:

- Ngày 24.01.2024, Hội đồng Quản trị VIB (HĐQT) đã ban hành Nghị quyết số 005.25.BOD phê duyệt Báo cáo tình hình quản trị công ty năm 2024 (đính kèm)/ On January 24th, the Board of Directors of VIB (BOD) issued Resolution No. 005.25.BOD approving the 2024 Corporate Governance Report (attached)
- Báo cáo tình hình quản trị công ty năm 2024 được lập theo mẫu quy định tại Phụ lục V ban hành kèm theo Thông tư 96/2020/TT-BTC ngày 16.11.2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán và Công văn số 1894/SGDHCM-GS ngày 16.12.2024 của Sở Giao dịch Chứng khoán Hồ Chí Minh về việc cập nhật thông tin căn cước công dân/ The 2024 corporate governance report is prepared according to the form prescribed in Appendix V issued with Circular No. 96/2020/TT-BTC dated November 16, 2020 on providing guidelines on disclosure of information on securities market and Official Dispatch No. 1894/SGDHCM-GS dated December 16, 2024 of the Ho Chi Minh Stock Exchange on updating citizen identification information.



2. Thông tin được công bố trên trang thông tin điện tử của VIB vào ngày 24.01.2025 tại đường dẫn/
Information is published on VIB's website on January 24th, 2025 at the link:
<https://www.vib.com.vn/vn/nha-dau-tu/thong-tin-co-dong>.
3. VIB cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby declare to be responsible for the accuracy and completeness of the above- disclosed information.

TUQ. Tổng Giám đốc

For and on behalf of Chief Executive Officer

Người được ủy quyền công bố thông tin
Authorized person to disclose information



Nguyễn Minh Huệ

Tài liệu đính kèm/Attached documents:

Báo cáo tình hình quản trị công ty năm 2024/

The 2024 corporate governance report



REPORT ON CORPORATE GOVERNANCE

VIET NAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK

2024



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1.0 GENERAL INFORMATION

Name of company:	Viet Nam International Commercial Joint Stock Bank
Address of headoffice:	1st Floor (Ground Floor) and 2nd Floor, Sailing Tower Building, 111A Pasteur, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam
Operation license:	The Operation License No.23/GP-NHNN dated September 19 th 2022 was issued by the State Bank of Vietnam to replace the Operation License No.95/GP-NHNN dated September 28 th 2018 and is valid for 99 years from the date of the initial license, i.e. January 25 th 1996, which was amended under Decision No.2606/QD-NHNN dated December 05 th 2024
Telephone:	(84-28) 62999039
Fax:	(84-28) 6299 9040
Website:	https://www.vib.com.vn
Email:	vib@vib.com.vn
Charter capital:	VND 29.791.278.150,000
Stock symbol:	VIB
Governance model:	General Meeting of Shareholders, Board of Directors, Board of Supervisors, Chief Executive Officer
The implementation of internal audit:	Implemented

2.0 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) ("GSM"):

No.	Resolution/ Decision No.	Date	Content
1	1.001.24.GSM	02.04.2024	<p>The 2024 Annual General Meeting of Shareholders ("AGM") resolution approved the following main contents:</p> <ul style="list-style-type: none">- Business results in 2023 and operational orientation and business plan in 2024 .- Audited financial statements for 2023, and related contents, including:<ul style="list-style-type: none">• Amending Article 68.1 of VIB's Charter on the selection of the independent auditing organization.• Between the 2024 and 2025 AGMs, the Board of Directors ("BOD") should be able to make decisions about choosing the independent auditing organization based on the law and the proposal of the Supervisory Board ("BOS").- Plan for fund allocation and profit distribution in 2023, including plan for cash dividend of a maximum of 12.5%.- Charter capital increase plan in 2024: Increase charter capital from VND 25,368,075,340,000 to a maximum of VND 29,791,278,150,000 by issuing bonus shares from undistributed after-tax profits and reserve funds to supplement charter capital for existing shareholders at a maximum rate of 17% and for employees at a maximum rate of 0.44% of charter capital.- Report on corporate governance in 2023- Report on remuneration, bonuses, other benefits, and usage of the 2023 operating budget of the BOD and the BOS; proposal on remuneration, bonuses, other benefits, and operating budget in 2024 of the BOD and the BOS.- BOD's proposal for the General Shareholders to authorize the BOD to decide on the issues related to the foreign ownership limited rate of VIB shares.- BOS's report.
2	1.002.24.GSM	11.06.2024	<p>The Extraordinary General Meeting of Shareholders ("EGM") resolution approved the following main contents:</p> <ul style="list-style-type: none">- VIB Charter, including the content of the regulation on the foreign ownership limited rate of VIB shares, with the rate being 4.99% of charter capital. VIB Charter takes effect from 1.7.2024 and assigns to the Chairman of the BOD and the legal representative of VIB to sign and issue.- Internal regulation on corporate governance takes effect from 1.7.2024 and assigns to the Chairman of the BOD to sign and issue.- Regulation on BOD organization and operation takes effect from 1.7.2024.

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- BOD's proposal on amending Section 1.4 of the AGM Resolution No. 1.001.24.GSM dated 2.4.2024 about amending the VIB Charter.
 - BOD's proposal on authorizing the BOD to decide on submitting documents to the State Bank of Vietnam to change or supplement business contents to the VIB operating license.
 - BOD's proposal on authorizing the BOD to approve and issue the VIB Financial regulations.
 - Regulation on BOS organization and operation takes effect from 1.7.2024.
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3.0 BOARD OF DIRECTORS

3.1 Information about the members of the Board of Directors (BOD) Term IX (2023 – 2027)

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Start date	End date
1	Mr. Dang Khac Vy	Chairman of the BOD, Non-executive member of the BOD	15.03.2023	-
2	Mr. Dang Van Son	Vice Chairman of the BOD, Non-executive member of the BOD	15.03.2023	-
3	Mr. Do Xuan Hoang	Non-executive member of the BOD	15.03.2023	-
4	Mr. Han Ngoc Vu	Executive member of the BOD	15.03.2023	-
5	Ms. Nguyen Thi Bich Hanh	Independent member of the BOD	15.03.2023	-

3.2 Meetings of the Board of Directors:

In 2024, the Board of Directors held 64 meetings, including 05 meetings and 59 voting slips:

No.	Board of Director's member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1	Mr. Dang Khac Vy	64	100%	-
2	Mr. Dang Van Son	63	98,4%	Did not attend 01 meeting of the BOD in December due to personal reasons
3	Mr. Do Xuan Hoang	62	96,8%	Did not attend 02 meetings of the BOD in June and September due to having same schedule for another meeting
4	Mr. Han Ngoc Vu	64	100%	-
5	Ms. Nguyen Thi Bich Hanh	62	96,8%	Did not attend 02 meetings of the BOD in June and December due to having same schedule for another

3.3 Supervising the Board of Management by the Board of Directors:

- The BOD's supervision of the Board of Management is carried out in accordance with the Charter and Internal regulations on corporate governance. The BOD always ensures the supervision of the Board of Management's operations through: (i) the mechanism of the Board of Management periodically reporting to the BOD on all aspects of the entire bank's operations at the BOD's meetings as well as reports on each specialized field, activity, and project as required by the BOD; (ii) the BOD approves the proposals and plans of the Board of Management as a basis for the Board of Management to implement management and operation activities of VIB; (iii) promulgates internal regulations under the authority of the BOD as a basis for the Board of Management to operate the bank's operations.
- The activities of the BOD are planned and built from the beginning of the year, in accordance with VIB's business plan, so the monitoring issues are highly proactive and always updated promptly. This has supported the Board of Management in implementing business plans flexibly and quickly.
- Every quarter, the BOD holds regular meetings to update the business situation as well as review and consider the action plans of the Board of Management to ensure that the orientations set out at the General Meeting of Shareholders have been implemented correctly and in accordance with regulations. At the same time, the BOD also participates in orienting and supervising operational activities as demonstrated through the issuance of BOD's Resolutions (details in Section 3.5 of this Report).
- In the coming time, the inspection and supervision activities of the BOD will continue to be strengthened and improved through the implementation of general and comprehensive supervision in parallel with focusing on a number of specific topics; standardizing supervision and reporting work to always ensure compliance with regulations on the governance and supervision responsibilities of the BOD.

3.4 Activities of the Board of Directors' subcommittees:

3.4.1 Activities of the Human Resources Committee

- In 2024, Human Resources Committee (HRC) Term IX will operate according to the Organization and Operation Regulations of the HRC No. 1001.HRC version 2021(1) issued by the Board of Directors on November 22, 2021, including the following members:
 - Ms. Nguyen Thi Bich Hanh – Independent member of the BOD, Chairwoman of HRC
 - Mr. Dang Khac Vy – Chairman of the BOD, Member of the HRC
 - Mr. Do Xuan Hoang – Member of the BOD, Member of the HRC
 - Mr. Han Ngoc Vu – Member of the BOD, Member of the HRC.
- In 2024, the HRC has been active and effective in making proposals and advising the BOD on key topics such as human resource planning and management, building and developing human resource policies, salary, bonus and other remuneration policies in line with business strategies and goals.
- The HRC Term IX also held 24 meetings in 2024, including voting slips method:

No.	Human Resource Committee's member	Number of meetings attended	Attendance rate	Reasons for absence
1	Ms. Nguyen Thi Bich Hanh	23	95,8%	Did not attend 01 meeting in December due to having same schedule for another meeting

2	Mr. Dang Khac Vy	24	100%	-
3	Mr. Do Xuan Hoang	22	91,6%	Did not attend 02 meetings in June and September due to having same schedule for another meeting
4	Mr. Han Ngoc Vu	24	100%	-

3.4.2 Activities of Risk Management Committee (RMC)

- In 2024, RMC has successfully completed their duties in providing advise for BOD to make decisions related to risk management, include proposals on changing risk policies, policies under BOD's approval authority, risk reports submitted to the BOD include credit risk, market risk, liquidity risk, interest rate risk on banking book, operational risk, concentration risk, compliance risk; promptly adjustment on risk policies to align with business strategy, market movement and changes in State Bank of Vietnam (SBV) regulations to ensure the sustainable development of VIB.

In addition, RMC has reviewed proposals on step-by-step application of internal credit rating models based on Basel III standard in business to proactively prevent/identify risk with the target to be the pioneer implementing the roadmap for applying Basel III of the State Bank.

- From 01.01.2024 to 23.09.2024, RMC operates in accordance with the Regulation on RMC's Organization and Operation, No. 0001.RMC version 2021(1) issued by BOD on 21.12.2021. From 23.09.2024 to 31.12.2024, RMC operates in accordance with the Regulation on RMC's Organization and Operation, No. 1001.RMC version 2024(1), issued by the BOD on 24.09.2024. RMC consists of 4 members:

- Mr. Dang Van Son – BOD Deputy cum RMC Chairman
- Mr. Dang Khac Vy – BOD Chairman cum RMC member
- Mr. Han Ngoc Vu – BOD member cum CEO cum RMC member
- Ms. Nguyen Thi Bich Hanh – BOD independent member cum RMC member

- In 2024, RMC has conducted 11 meetings, include in-person meetings and meetings by voting slip:

No	RMC members	Number of meeting attended	Attendance rate	Absent reason
1	Mr. Dang Van Son	11	100%	-
2	Mr. Dang Khac Vy	11	100%	-
3	Mr. Han Ngoc Vu	11	100%	-
4	Ms. Nguyen Thi Bich Hanh	10	91%	Did not attend 01 meeting due to having same schedule for another meeting

3.5 Resolutions/Decisions of the Board of Directors:

No.	Resolution/Decision No.	Date	Content	Approval rate
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1	001.24.BOD	04.01.2024	Approval on implementing cash dividend advance plan at the rate of 6% in 2023	100%
2	002.24.BOD	11.01.2024	Approval on AGM 2024 plan	100%
3	003.24.BOD	19.01.2024	Approval on amendment of AGM 2024 plan	100%
4	004.24.BOD	25.01.2024	Approval on corporate governance report 2023	100%
5	005.24.BOD	31.01.2024	Approval on: (i) 2023 STI policy, (ii) bonus distribution to Division Head, (iii) allowance to independent BOD member	100%
6	006.24.BOD	02.02.2024	Approval on adding CEO's authorization into regulation of Van Son PCF	100%
7	007.24.BOD	02.02.2024	Approval on granting credit limits to Vietinbank, MSB, ACB, Shinhan	100%
8	008.24.BOD	06.02.2024	Approval on 2023 audited financial statement under VAS standard.	100%
9	009.24.BOD	19.02.2024	Approval on finalize settlement of cash shortage at VIB Dist.11	100%
10	010.24.BOD	26.02.2024	Approval on capital plan scenario period 2024 - 2026	100%
11	011.24.BOD	29.02.2024	Approval on relocation support for Deputy CEO cum Person in charge of corporate governance	100%
12	012.24.BOD.1	06.03.2024	Approval on opening brand new 20 branches/Transaction Office in 2024	100%
13	012.24.BOD.2	06.03.2024	Approval on opening brand new 20 branches-TO in 2024	100%
14	013.24.BOD	05.03.2024	Approval on AGM pack	100%
15	014.24.BOD	06.03.2024	Approval on arranging roles and responsibilities for Deputy CEO cum CFO	100%
16	015.24.BOD	18.03.2024	Approval on Annual Report	100%
17	1.001.24.BOD.1	29.03.2024	Approval on amendment of the Regulation on Operational Model at VIB No. 1002.HRM version 2023(2) issued on September 26, 2023 and promulgating	100%

			the Operational Model at VIB No. 1002.HRM version 2024(1)	
18	1.001.24.BOD.2	29.03.2024	Approval on amendment to the Regulation on the Authority Framework for Approving and Issuing Human Resource Policies at VIB No. 1020.HRM version 2021(1) issued on November 22, 2021 and promulgating the Authority Framework for Approving and Issuing Human Resource Policies at VIB No. 1020.HRM version 2024(1)	100%
19	1.001.24.BOD.3	29.03.2024	Approval on amendment to the Regulation on the Authority Framework for Approving Personnel at VIB No. 1021.HRM version 2023(1) issued on September 26, 2023 and promulgating the Authority Framework for Approving Personnel at VIB No. 1021.HRM version 2024(1)	100%
20	1.001.24.BOD.4	29.03.2024	Approval on amendments to the Regulation on Financial Approval Authority Framework at VIB No. 1022.HRM version 2023(1) issued on September 26, 2023 and issuance of Financial Approval Authority Framework at VIB No. 1022.HRM version 2024(1)	100%
21	1.001.24.BOD.5	29.03.2024	Approval on amendments to Risk Management Policy No. 1001.RSK version 2023(2) issued on September 26, 2023 and issuance of Risk Management Policy No. 1001.RSK version 2024(1)	100%
22	1.001.24.BOD.6	29.03.2024	Approval on recruitment and appointment of Mr. Nguyen Quang Huy for the position of Director of Small and Medium Enterprise Customer Division	100%
23	1.001.24.BOD.7	29.03.2024	Approval on addition of the shareholder group's proposal to the proposed meeting agenda of the 2024 Annual General Meeting of Shareholders and approve additional documents on this matter to be submitted to the 2024 Annual General Meeting of Shareholders	100%
24	016.24.BOD	01.04.2024	Approval of management personnel arrangement, job grading (JG) and basic	100%

			salary for personnel appointed to the position of Director of Division/Department according to the new operating model at VIB	
25	017.24.BOD.1	05.04.2024	Approving the implementation and execution of the plan to pay cash dividends in 2023 at the remaining rate of 6.5%	100%
26	017.24.BOD.2	05.04.2024	Approving the implementation of the plan to increase charter capital in 2024 by issuing bonus shares to existing shareholders at a maximum rate of 17% of charter capital.	100%
27	017.24.BOD.3	05.04.2024	Approval on implementing ESOP at the rate of 0.44% of charter capital.	100%
28	018.24.BOD	05.04.2024	Approval on EGM plan	100%
29	019.24.BOD.1	11.04.2024	Approval on amendment of VIB Operating Model	100%
30	019.24.BOD.2	11.04.2024	Approval on amendment of VIB Operating Model	100%
31	020.24.BOD	06.05.2024	Approval on amendment of BNW Business Region operating model	100%
32	021.24.BOD	13.05.2024	Approval on granting limits to Agribank, MB, LPB, MSB, VPB	100%
33	022.24.BOD	16.05.2024	Approval on C&B policy for critical roles	100%
34	023.24.BOD	14.05.2024	Approval on EGM pack	100%
35	024.24.BOD	17.05.2024	Approval on amendment of EGM pack	100%
36	025.24.BOD	22.05.2024	Approval on amendment of EGM pack	100%
37	026.24.BOD	03.06.2024	Approval on credit limits to STB, VCB, BIDV, Seabank	100%
38	1.002.24.BOD	07.06.2024	Approval on a plan to handle major shareholder's recommendations	100%
39	027.24.BOD	10.06.2024	Approval on ESOP policy and list of ESOP staff	100%
40	028.24.BOD	07.06.2024	Approval on amendment of EGM pack	100%

41	029.24.BOD	05.07.2024	Approval on issuance of valuable papers 2024	100%
42	030.24.BOD	08.07.2024	Approval on delegation of authority from BOD to CEO for approving, endorsing and executing limits, contracts and transactions within TRS operations	100%
43	031.24.BOD.1	09.07.2024	Approval on amendment, cancellation of some internal policies	100%
44	031.24.BOD.2	09.07.2024	Approval on dismissal of VIB Credit Committee Chairwoman	100%
45	032.24.BOD.1	10.07.2024	Approval on matters and regulations within HR operations	100%
46	032.24.BOD.2	10.07.2024	Approval on matters and regulations within HR operations	100%
47	033.24.BOD	25.07.2024	Approval on the update of ESOP policy and ESOP staff	100%
48	034.24.BOD	30.07.2024	Approval on corporate governance report 1H 2024	100%
49	035.24.BOD	30.07.2024	Approval on audited financial statement 1H 2024 under VAS standard.	100%
50	036.24.BOD	02.08.2024	Approval on the official date to finalize the employee list for ESOP issuance	100%
51	037.24.BOD	15.08.2024	Approval on amendment of operating model at VIB	100%
52	038.24.BOD	19.08.2024	Approval on implementation of TRS & AML project on cloud computing platform	100%
53	039.24.BOD	23.08.2024	Approval on granting credit limits to ABB, HDB, TCB, TPB, Vietinbank	100%
54	040.24.BOD	27.08.2024	Approval on amendment of operating model at VIB	100%
55	041.24.BOD	27.08.2024	Approval on final list of ESOP 2024	100%
56	042.24.BOD	29.08.2024	Approval on handling odd shares	100%
57	043.24.BOD	30.08.2024	Approval on amendment, cancellation of some internal policies	100%

58	044.24.BOD.1	18.09.2024	Approval on amendment of operating model at VIB	100%
59	044.24.BOD.2	18.09.2024	Approval on job placement for Deputy CEO cum Head of General Counsel	100%
60	1.004.24.BOD.1	24.09.2024	Approval on the issuance of Risk Management Policy No. 1001.RSK version 2024(2), amending and replacing Risk Management Policy No. 1001.RSK version 2024(1)	100%
61	1.004.24.BOD.2	24.09.2024	Approval on the promulgation of the Regulation on organization and operation of the Risk Management Committee No. 1001.RMC version 2024(1), amending and replacing the Regulation on organization and operation of the Risk Management Committee No. 1001.RMC version 2021(1)	100%
62	045.24.BOD	30.09.2024	Approval on JG and SBS for Deputy CEO cum Head of General Counsel according to new operating model of VIB	100%
63	046.24.BOD	30.09.2024	Approval on VIB audited financial statement under IFRS standard	100%
64	047.24.BOD	03.10.2024	Approval on contract with VIB AMC	100%
65	048.24.BOD	14.10.2024	Approval on selecting independent audit firm for VIB financial statement in 2025	100%
66	049.24.BOD.1	17.10.2024	Approval on canceling of the resolution no. 047.24.BOD	100%
67	049.24.BOD.2	17.10.2024	Approval on contract with VIB AMC (amended)	100%
68	050.24.BOD	24.10.2024	Approval in principle to respond to SBV's letter	100%
69	051.24.BOD	15.11.2024	Approval on CRM Salesforce	100%
70	052.24.BOD	29.11.2024	Approval on AGM 2025 plan	100%
71	053.24.BOD	06.12.2024	Approval on issuance of tier 2 bond in 2024	100%
72	054.24.BOD	06.12.2024	Approval on the addition of the 05th VIB seal	100%

73	055.24.BOD	09.12.2024	Approval on contract of TRS transactions and operations	100%
74	056.24.BOD	16.12.2024	Approval on termination of labor contract with Head of COE	100%
75	1.005.24.BOD.1	19.12.2024	Approval on the 2025 budget plan	100%
76	1.005.24.BOD.2	19.12.2024	Approval on the issuance of Risk Management Policy No. 1001.RSK version 2024(3), replacing Risk Management Policy No. 1001.RSK version 2024 (2)	100%
77	1.005.24.BOD.3	19.12.2024	Approval on the issuance of the Regulation on operating model at VIB No. 1002.HRM version 2025(1), replacing the Regulation on operating model at VIB No. 1002.HRM version 2024(6)	100%
78	1.005.24.BOD.4	19.12.2024	Approval on the 2025 Audit Plan	100%
79	057.24.BOD	20.12.2024	Approval on amendment of Regulation on management and usage of VIB stamp	100%
80	058.24.BOD	26.12.2024	Approval on re-granting limits to JPMorgan, Shinhan, OCB, MUFG	100%
81	059.24.BOD	27.12.2024	Approval on 2024 allowance to for independent BOD member in 2024	100%

4.0 BOARD OF SUPERVISORS

4.1 Information about members of Board of Supervisors term IX (2023-2027)

No.	Members of Board of Supervisors	Position	The date becoming	Qualification
1	Ms. Nguyen Thuy Linh	Head of BOS	15.06.2023	Bachelor and Certificate of Proficiency in Internal Audit by CMA Australia
2	Mr. Dao Quang Ngoc	Member of BOS	15.03.2023	MBA
3	Ms. Nguyen Luong Thi Bich Thuy	Member of BOS	15.03.2023	Bachelor

4.2 Meetings of Board of Supervisors

In the year 2024, BOS had organized 26 meetings, including 06 in-person meetings and 20 meetings by voting slips.

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Absent reason
1	Ms. Nguyen Thuy Linh	26	100%	100%	-
2	Mr. Dao Quang Ngoc	26	100%	100%	-
3	Ms. Nguyen Luong Thi Bich Thuy	26	100%	100%	-

4.3 Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors

- BOS conducts internal audits, controls, and evaluates compliance with legal regulations, internal regulations, charter and the resolutions and decisions of the GSM and the BOD;
- Supervising the results of BOD's high-level management oversight to CEO regarding the implementation of the BOD's resolutions, the organization and implementation of internal control system, and risk management through Internal Audit Center's activities;
- Supervising BOD in the implementation of the GSM's resolutions, addressing recommendations from the SBV inspectors, independent audits, and internal audits related to BOD's activities;
- Supervising the results of high-level management oversight of CEO and the Board of Management regarding the organization, implementation, and concretization of the BOD's resolutions, as well as the directives from CEO and Board of Management concerning the internal control system and risk management through internal audit activities; Monitoring the outcomes of addressing recommendations from the SBV inspectors, independent audits, and internal audits related to the activities of the CEO and Board of Management.
- Participating in the quarterly BOD's meetings to stay informed and provide input on the BOD's resolutions;

- Periodically compile a list of founding shareholders within 05 years from the date of becoming a founding shareholder, shareholders holding 01% or more of VIB's charter capital, related persons of BOD's members, BOS's members, CEO of VIB, shareholders holding 01% or more of VIB's charter capital; maintain and update changes to this list in accordance with the law.
- 4.4 The coordination among the Board of Supervisors, the Board of Directors, Board of Management, and other managers
- The coordination mechanism among BOS, BOD and the Board of Management ensures full compliance with legal regulations as well as the internal regulations of VIB, with a focus on the common goal of safe and sustainable growth for the bank. In 2024, the BOD and Board of Management created favorable conditions for the full and comprehensive implementation of the BOS's functions and duties as required by law and the Regulations on organization and operation. BOS has been fully informed and updated on the strategic direction of BOD, high-level management supervision by the BOD over CEO, and by CEO over the departments/units. BOS has participated in discussions and provided input at the BOD meetings. BOS recommendations and proposals have been considered, BOD and CEO have instructed the relevant units to implement them seriously;
 - Toward senior management at VIB, BOS, through internal audit activities, engages in regular interactions at forums on internal control and holds direct discussions whenever issues related to VIB's internal control system arise.
- 4.5 Other activities of the Board of Supervisors (if any)
- Regularly supervising VIB's financial results, changes in accounting and financial policies, and key accounts that impact the bank's business performance. Reviewing the semi-annual and annual financial statements;
 - Supervising the approval of credit facilities (except in cases where credit is not granted according to current legal regulations) for VIB's subsidiaries, affiliates, founding shareholders, major shareholders, members of BOD, members of BOS, executives, other management positions at VIB, and their related parties.
 - Develop a mechanism to monitor the approval and implementation of investment projects, the purchase and sale of fixed assets, contracts, and other transactions of VIB within authority of the GMS and BOD;
 - Directing the Internal Audit Center to conduct audits as required by the strategic shareholder CBA;
 - Coordinating with the Anti-Corruption, Anti-Negativity, and Crime Steering Committee (AFC) in implementing anti-corruption, anti-negativity, and crime prevention activities across the entire system;
 - Approving and signing periodic reports on anti-corruption, and reports on cases with signs of criminal offenses as required by the Inspection and Supervision Authority – SBV.
 - Working with independent auditor in auditing VIB's financial statements.;
 - Agreeing on the mechanism for approving non-assurance audit services by independent auditor at VIB;
 - Interacting with the Inspection and Supervision Authority – SBV and other competent state agencies.

5.0 BOARD OF MANAGEMENT

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment
1	Han Ngoc Vu – CEO	-	Master of Business Administration Bachelor of International Relations	25.11.2013 01.10.2023 (reappointment)
2	Tran Nhat Minh - Deputy CEO	-	Ph.D in Telecommuincations Systems and Networks Master of Strategic Management Energy Systems Automatic Control Engineer	15.06.2012
3	An Thanh Son – Deputy CEO	-	Master of Business Administration Bachelor of Economic Law Marine Transportation Economics Engineer Lawyer	14.08.2013
4	Ho Van Long – Deputy CEO	-	Bachelor of Finance and Credit Association of Chartered Ceritfied Accountants	12.10.2016

6.0 CHIEF ACCOUNTANT

Name	Date of birth	Qualification	Date of appointment
Pham Thi Minh Hue	-	Bachelor of Banking Auditing, Banking Academy Chief Accountant Certification, Academy of Finance	21.03.2019

7.0 TRAINING COURSES ON CORPORATE GOVERNANCE

In 2024, the Management have actively participated in numerous training programs designed to equip with the necessary knowledges and skills as the following:

Governance:

- 160 turns of Executives (including Members of BOD, CEO, Members of BOS and other Managers) attended the training on Product Management and Banking Operations.
- 661 turns of Managers participated in 58 training sessions on MFM - Methodology and Toolkit for Business Management developed by VIB.
- 272 turns of Managers and Experts attended courses on methods for Authenticating Counterfeit Electronic Data in Banking Operations.
- 474 turns of Managers and Experts attended seminars on Artificial Intelligence in the Banking Industry.
- 48 Managers attended seminar on Anticipating Banking Technology Trends to meet the Bank's Digital Transformation requirements.
- 12 Senior Managers attended a training course on Crisis Information Management.
- 8 Managers participated in a Commercial Banking Management training program organized by the State Bank of Vietnam in collaboration with ATTF Luxembourg and SECO (Switzerland).
- 1 Manager attended an in-depth course on Corporate Governance Secretary organized by the Vietnam Institute of Directors (VIOD).
- 1 Manager participated in the 2024 Certified Director Program (DCP2024).
- 1 Senior Manager attended the Customer Experience Innovation course at Northwestern University.
- 15 Managers attended overseas conferences and seminars on Human resources, Technology, Banking and Finance.

Talent development:

- 38 high-potential employees from Wholesale Banking Division (WB) attended the internal strategic training program "Manager Development Program 2024 – WB" (06.2024 – 03.2025).
- 75 high-potential employees from Retail Banking Distribution Network Division attended the program "Manager Development Program 2024 – RB Distribution Network" (08.2024 – 08.2025), which equips them with comprehensive knowledges of banking operations and enhance their management and leadership skills in a modern banking environment.
- Both programs featured high-quality modules and personal development activities, helping WB, Retail Banking Distribution Network Divisions in particular, and VIB in general prepare a high-quality workforce for sustainable future growth.

Besides, Members of BOD, Members of BOS, CEO and other Managers have participated several programs and seminars in 2024 as the follows:

No	Programs
1	Director Certificate Program
2	In-depth course on Corporate Governance Secretary
3	Swiss Bank Executives' Training Program (Swiss BET Program) - SECO and SBV co-organized (2024-2025)
4	Bank Management – Key Operational Aspects - Luxembourg
5	Seminar on Artificial Intelligence in Banking
6	Seminar on Embracing Banking Technology Trends
7	Product Management and Banking Operations
8	Customer Experience Innovation - Northwestern University
9	Manager Development Program – WB Division
10	Crisis Communication Management
11	Methods on authenticating fake electronic data in banking operations
12	2 nd Annual Talent Seminar 4.0 on Winning the Race for Talent - Malaysia
13	Distribution Network Managers Development Program
14	Asian Banking & Finance and Insurance Asia Summit – Singapore
15	Singapore Fintech Festival - Singapore
16	Seminar on Salesforce Dreamforce & Silicon Valley Workshop – San Francisco
17	MFM – Master Frame Methodology

8.0 THE LIST OF AFFILIATED PERSONS OF VIB (ANNUAL REPORT) AND TRANSACTIONS OF AFFILIATED PERSONS

8.1 The list of affiliated persons of VIB

Details are according to attached Appendix 01.

8.2 Transactions between VIB and its affiliated persons or between VIB and its major shareholders, internal persons and their affiliated persons.

Details are according to attached Appendix 02.

8.3 Transaction between internal persons of VIB, affiliated persons of these internal persons and the VIB's subsidiaries or companies in which VIB takes controlling power.

No transactions

8.4 Transactions between VIB and other related objects

8.4.1 Transactions between VIB and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) and other managers have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting)

No transactions

8.4.2 Transactions between VIB and the company that its 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)

No transactions

8.4.3 Other transactions of VIB (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, General Director and other managers

No transactions

9.0 VIB SHARE TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

9.1 The list of internal persons and their affiliated persons

Details are according to attached Appendix 03.

9.2 VIB share transactions of internal persons and their affiliated persons

Details are according to attached Appendix 04.

10.0 OTHER SIGNIFICANT ISSUES

No issue

This Report is made in Vietnamese and English. In case of any difference between the English and Vietnamese versions, the Vietnamese version shall prevail.

Ho Chi Minh, January 24, 2025

Chairman of the Board of Directors



Dang Khac Vy

Recipients:

- SSC;
- VNX, HOSE, HNX;
- BOD; BOS;
- Archived: ESD, BOD's office.

Appendix 01. The list of affiliated persons of VIB

No.	Name of organization/ individual	Securities trading account (if any)	Position at VIB	No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person of VIB/ internal persons	Time of ending to be affiliated person of VIB/ internal persons	Reasons (When changes occur in sections 9 and 10)	Relationship with internal persons
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Dang Khac Vy	-	Chairman of BOD	-	-	-	-	14/02/1996	-	-	-
1.1	Tran Thi Thao Hien	-	-	-	-	-	-	14/02/1996	-	-	Wife
1.2	Pham Thi Nguyet	-	-	-	-	-	-	14/02/1996	-	-	Mother
1.3	Tran Bau	-	-	-	-	-	-	14/02/1996	-	-	Father-in-law
1.4	Nguyen Thi Nhat Thao	-	-	-	-	-	-	14/02/1996	-	-	Mother-in-law
1.5	Dang Quang Tuan	-	-	-	-	-	-	29/12/1998	-	-	Son
1.6	Dang Diem Linh	-	-	-	-	-	-	22/11/2004	-	-	Daughter
1.7	Dang Khac Mao	-	-	-	-	-	-	14/02/1996	-	-	Older Brother
1.8	Dang Khac Chien	-	-	-	-	-	-	14/02/1996	-	-	Older Brother

1.9	Dang Khac Dien	-	-	-	-	-	14/02/1996	-	-	Older Brother
1.10	Dang Khac Dung	-	-	-	-	-	14/02/1996	-	-	Older Brother
1.11	Dang Thi Hien	-	-	-	-	-	14/02/1996	-	-	Older Sister
1.12	Dang Thi Huong	-	-	-	-	-	14/02/1996	-	-	Older Sister
1.13	Nguyen Kim Cuong	-	-	-	-	-	08/09/2016	-	-	Brother-in-law
1.14	Nguyen Thi Cuc	-	-	-	-	-	14/02/1996	-	-	Sister-in-law
1.15	Dinh Thi Liem	-	-	-	-	-	14/02/1996	-	-	Sister-in-law
1.16	Hoang Thi Linh	-	-	-	-	-	14/02/1996	-	-	Sister-in-law
1.17	Le Thi Hue	-	-	-	-	-	14/02/1996	-	-	Sister-in-law
1.18	Dang Thi Loan	-	-	-	-	-	14/02/1996	-	-	Sister-in-law
1.19	Funderra JSC	049C933848 at Kafi Securities Corporation	-	0317933848	14/07/2023	Department of Planning and Investment of Ho Chi Minh City	Room 020A, 4th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Vo Thi Sau ward, District 3, HCMC	21/11/2024	No longer a affiliated person of VIB	-

1.20	Beston JSC	049C000135 at Kafi Securities Corporation 011C080798 at HSC Securities Corporation	-	0316580798	13/03/2024	Department of Planning and Investment of Ho Chi Minh City	Floor 04 Centec Tower, No. 72-74 Nguyen Thi Minh Khai, Vo Thi Sau ward, District 3, HCMC	17/01/2024	21/11/2024	No longer a affiliated person of VIB	-
2	Dang Van Son	-	Vice Chairman of BOD	-	-	-	-	24/03/2007	-	-	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	24/03/2007	-	-	Wife
2.2	Dang Ngoc Tam	-	-	-	-	-	-	24/03/2007	-	-	Father
2.3	Phan Thi Ngan	-	-	-	-	-	-	24/03/2007	-	-	Mother
2.4	Dang Dinh Thieu	-	-	-	-	-	-	24/03/2007	-	-	Father-in-law
2.5	Nguyen Thi Quynh Luu	-	-	-	-	-	-	24/03/2007	-	-	Mother-in-law
2.6	Dang Minh Ngoc	-	-	-	-	-	-	24/03/2007	-	-	Daughter
2.7	Dang Minh Trang	-	-	-	-	-	-	24/03/2007	-	-	Daughter
2.8	Dang Ngoc Sam	-	-	-	-	-	-	24/03/2007	-	-	Older Brother
2.9	Dang Ngoc Mien	-	-	-	-	-	-	24/03/2007	-	-	Older Brother

2.10	Dang Van Ke	-	-	-	-	-	24/03/2007	-	-	Older Brother
2.11	Dang Thi Tam	-	-	-	-	-	24/03/2007	-	-	Older Sister
2.12	Dang Thi Thom	-	-	-	-	-	24/03/2007	-	-	Older Sister
2.13	Dang Ngoc Thuy	-	-	-	-	-	24/03/2007	-	-	Younger brother
2.14	Phan Van Sung	-	-	-	-	-	24/03/2007	-	-	Brother-in-law
2.15	Vu Thi Hue	-	-	-	-	-	24/03/2007	-	-	Sister-in-law
2.16	Dinh Thi Thanh Ky	-	-	-	-	-	24/03/2007	-	-	Sister-in-law
2.17	Phan Thi Len	-	-	-	-	-	24.03.2007	-	-	Sister-in-law
2.18	Xuan Thi Ha	-	-	-	-	-	24.03.2007	-	-	Sister-in-law
3	Do Xuan Hoang	-	-	-	-	Member of BOD	05/03/2005	-	-	-
3.1	Luu Thi Trinh Thao	-	-	-	-	-	05/03/2005	-	-	Wife
3.2	Do Xuan Thu	-	-	-	-	-	05/03/2005	-	-	Father
3.3	Nguyen Hoang Giang	-	-	-	-	-	05/03/2005	-	-	Mother
3.4	Luu Dinh Thanh	-	-	-	-	-	05/03/2005	-	-	Father-in-law

3.5	Nguyen Thi Thu Hien	-				05/03/2005	-	-	Mother-in-law
3.6	Do Thu Giang					05/03/2005	-	-	Daughter
3.7	Do Xuan Son					05/03/2005	-	-	Son
3.8	Do Xuan Viet	-				05/03/2005	-	-	Son
3.9	Do Xuan Ha					05/03/2005	-	-	Younger Sister
3.10	Anonie Co., Ltd	-	-	5001087	20/08/2016	USA	Kings, 175 Varick, New York, USA	-	Daughter has the controlling interest
4	Han Ngoc Vu	-	CEO	-	-	-	-	28/11/2006	-
			Member of BOD						
			Legal Representative						
4.1	Thach Le Anh	-	-	-	-	-	-	28/11/2006	-
4.2	Vu Thuy Mai	-	-	-	-	-	-	28/11/2006	-
4.3	Lê Thúc Khanh	-	-	-	-	-	-	28/11/2006	-
4.4	Han Ngoc Tuan Linh	-	-	-	-	-	-	28/11/2006	-
4.5	Han Ngoc Linh Chi	-	-	-	-	-	-	28/11/2006	-
4.6	Han Mai Huong	-	-	-	-	-	-	28/11/2006	-

4.7	Nguyen Quoc Nghi	-	-	-	-	28/11/2006	-	-	Brother-in-law
4.8	Hoang Thanh Tra	-	-	-	-	06/12/2019	-	-	Daughter-in-law
4.9	ATV Vietnam Investment Consulting and Business Development Services Co., Ltd	-	0101522531	10/08/2004	Ha Noi	P100 Building 95H Ly Nam De, Cua Dong ward, Hoan Kiem district, Hanoi	15/10/2024	No longer a affiliated person of VIB	-
5	Nguyen Thi Bich Hanh	-	Independent member of BOD	-	-	15/03/2023	-	-	-
5.1	Dang Thi Bich Dao	-	-	-	-	15/03/2023	-	-	Mother
5.2	Nguyen Phuoc Vinh Thien	-	-	-	-	15/03/2023	-	-	Son
5.3	Nguyen Ngoc Quynh Phuong	-	-	-	-	15/03/2023	-	-	Daughter
5.4	Nguyen Trong Bich	-	-	-	-	15/03/2023	-	-	Younger Brother
5.5	Nguyen Thi Mai Lan	-	-	-	-	15/03/2023	-	-	Younger Sister
5.6	Hoa Ngoc Duong	-	-	-	-	15/03/2023	-	-	Brother-in-law

5.7	Vu Thi Thu Hien	-	-	-	-	-	15/03/2023	-	-	Sister-in-law
5.8	Thien Duc Service Joint Stock Company	-	-	0104079822	29/09/2022	Hanoi Department of Planning and Investment	No. 20, Lane 69, Xuan La Street, Xuan La Ward, Tay Ho District, Hanoi, Vietnam	15/03/2023	-	Mrs. Nguyen Thi Bich Hanh has the controlling interest
5.9	Viet Knowledge Development Joint Stock Company	-	-	0104807020	29/04/2022	Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan, Tan Mai, Bien Hoa City, Dong Nai	09/12/2024	-	Mrs. Nguyen Thi Bich Hanh has the controlling interest
5.10	Thien Duc Loc Co., Ltd	-	-	1101901683	27/06/2024	Department of Planning and Investment of Long An province	Duc Ngai Hamlet, Duc Lap Thuong Commune, Hoai Duc District, Long An Province	27/06/2024	-	Sister-in-law has the controlling interest
6	Nguyen Thuy Linh	-	-	Head of BOS	-	-	-	15/06/2023	-	-
6.1	Vu Duc Trung	-	-	-	-	-	-	15/06/2023	-	Husband
6.2	Nguyen Van Hoa	-	-	-	-	-	-	15/06/2023	-	Father
6.3	Nguyen Thi Tuyet Nga	-	-	-	-	-	-	15/06/2023	-	Mother

6.4	Vu Minh Anh	-	-	-	-	-	15/06/2023	-	-	Father-in-law
6.5	Nguyen Thi Loan	-	-	-	-	-	15/06/2023	-	-	Mother-in-law
6.6	Vu Ngoc Bao Quyen	-	-	-	-	-	15/06/2023	-	-	Daughter
6.7	Vu Ngoc Chau Anh	-	-	-	-	-	15/06/2023	-	-	Daughter
6.8	Nguyen Huy Lam	-	-	-	-	-	15/06/2023	-	-	Younger Brother
7	Dao Quang Ngoc	-	-	-	-	Full-time Member of BOS	15/06/2023	-	-	-
7.1	Tuong Thi Kim Yen	-	-	-	-	-	15/06/2023	-	-	Wife
7.2	Nguyen Thi Ninh	-	-	-	-	-	15/06/2023	-	-	Mother
7.3	Tuong Duy Tien	-	-	-	-	-	15/06/2023	-	-	Father-in-law
7.4	Le Thi Lan	-	-	-	-	-	15/06/2023	-	-	Mother-in-law
7.5	Dao Nhat Minh	-	-	-	-	-	15/06/2023	-	-	Son
7.6	Dao Viet Dung	-	-	-	-	-	15/06/2023	-	-	Older Brother

7.7	Dao Anh Diep	-	-	-	-	-	-	15/06/2023	-	Older Brother
7.8	Pham Hai Yen	-	-	-	-	-	-	15/06/2023	-	Sister-in-law
7.9	Phung Bao Quyen	-	-	-	-	-	-	15/06/2023	-	Sister-in-law
8	Nguyen Luong Thi Bich Thuy	-	-	-	-	-	-	25/04/2013	-	-
						Full-time Member of BOS				
8.1	Nguyen Khiem Cuong	-	-	-	-	-	-	25/04/2013	-	Husband
8.2	Nguyen Van Luan	-	-	-	-	-	-	25/04/2013	-	Father
8.3	Luong Thi Mai	-	-	-	-	-	-	25/04/2013	-	Mother
8.4	Luong Thi Bich Nga	-	-	-	-	-	-	25/04/2013	-	Older Sister
8.5	Nguyen Dinh Duong	-	-	-	-	-	-	25/04/2013	-	Brother-in-law
8.6	Nguyen Luong Thi Bich Ha	-	-	-	-	-	-	25/04/2013	-	Younger Sister
9	Ho Van Long	-	-	-	-	-	-	12/10/2016	-	-
						Deputy CEO ("DCEO") CFO				
9.1	Ngo Minh Hien	-	-	-	-	-	-	12/10/2016	-	Wife

9.2	Phan Bích Tram	-	-	-	-	-	-	12/10/2016	-	-	Mother
9.3	Ngo Viet Son	-	-	-	-	-	-	12/10/2016	-	-	Father-in- law
9.4	Vo Thi Kim Dung	-	-	-	-	-	-	12/10/2016	-	-	Mother-in- law
9.5	Ho Bao Truc	-	-	-	-	-	-	12/10/2016	-	-	Daughter
9.6	Ho Huy Duc	-	-	-	-	-	-	12/10/2016	-	-	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	12/10/2016	-	-	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	12/10/2016	-	-	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	12/10/2016	-	-	Brother-in- law
9.10	Ngo Viet Hung	-	-	-	-	-	-	12/10/2016	-	-	Brother-in- law
9.11	Cao Kim Phuong	-	-	-	-	-	-	12/10/2016	-	-	Sister-in- law
10	Tran Nhat Minh	-	DCEO	-	-	-	-	15/06/2012	-	-	-
10.1	Nguyen Le Hien Vy	-	-	-	-	-	-	21/12/2023	-	-	Wife
10.2	Tran Bau	-	-	-	-	-	-	15/06/2012	-	-	Father
10.3	Nguyen Thi Nhat Thao	-	-	-	-	-	-	15/06/2012	-	-	Mother
10.4	Nguyen Chien	-	-	-	-	-	-	21/12/2023	-	-	Father-in- law

16/10/2023

10.5	Le Thi Nga	-	-	-	-	-	-	21/12/2023	-	-	Mother-in-law
10.6	Tran Minh Hoang	-	-	-	-	-	-	15/06/2012	-	-	Son
10.7	Tran Minh Dang Daniel	-	-	-	-	-	-	15/06/2012	-	-	Son
10.8	Tran Minh Quang Kevin	-	-	-	-	-	-	15/06/2012	-	-	Son
10.9	Tran Ngoc Anh Anna	-	-	-	-	-	-	15/05/2015	-	-	Daughter
10.10	Tran Nguyen Vy Anh	-	-	-	-	-	-	07/08/2024	-	-	Daughter
10.11	Tran Thi Thao Hien	-	-	-	-	-	-	15/06/2012	-	-	Younger Sister
10.12	Dang Khac Vy	-	-	-	-	-	-	15/06/2012	-	-	Brother-in-law
11	An Thanh Son *	-	-	-	-	-	-	21/06/2004	-	-	-
11.1	Phan Dang Nhu Hoa	-	-	-	-	-	-	21/06/2004	-	-	Wife
11.2	An Van Tinh	-	-	-	-	-	-	21/06/2004	-	-	Father
11.3	Luu Thi Dung	-	-	-	-	-	-	21/06/2004	-	-	Mother
11.4	Phan Doan Nhue	-	-	-	-	-	-	21/06/2004	-	-	Father-in-law

11.5	Dang Thuc Minh Hang	-	-	-	-	-	21/06/2004	-	-	Mother-in-law
11.6	An Thanh Nhu Ngoc	-	-	-	-	-	21/06/2004	-	-	Daughter
11.7	An Phan Ngoc Nhi	-	-	-	-	-	21/06/2004	-	-	Daughter
11.8	An Duc Phu	-	-	-	-	-	18/04/2008	-	-	Son
11.9	An Thi Thu Huong	-	-	-	-	-	21/06/2004	-	-	Older Sister
11.10	An Thi Van Chi	-	-	-	-	-	21/06/2004	-	-	Older Sister
11.11	An Thi Ngoc Diep	-	-	-	-	-	21/06/2004	-	-	Older Sister
11.12	Bui Duc Hung	-	-	-	-	-	21/06/2004	-	-	Brother-in-law
11.13	Dao Van Ngan	-	-	-	-	-	21/06/2004	-	-	Brother-in-law
11.14	SH Legal Vietnam Co. Ltd.	-	-	01071084	25/05/2015	Hanoi Department of Justice	No 4/28 Ong Ich Khiem, Dien Bien ward, Ba Dinh district, Hanoi	25/05/2015	-	Mr. An Thanh Son is the Chairman of the Board of Lawyers
12	Pham Thi Minh Hue	-	-	-	-	-	-	21/03/2019	-	-
13	Nguyen Minh Hue	-	-	-	-	-	-	07/10/2024	Became Authorized person to	-

disclose information				disclose information							
14	Vietnam International Commercial Joint Stock Bank – Asset Management Company Limited (VIBAMC)	-	-	0104346676	29/12/2009 (The 1 st registration)	-	12 th floor, Coninco Tower building, No. 4 Ton That Tung street, Trung Tu ward, Dong Da district, Hanoi	29/12/2009	-	Subsidiary company of VIB	
15	Ha Hoang Hiep	-	-	-	09/06/2023 (The 17 th registration of amendment)	-	-	09/05/2017	-	Chairman of VIBAMC	
16	Bui Cong Huan	-	-	-	-	-	-	09/05/2017	-	CEO of VIBAMC	
17	CBA	-	-	VSDABN: 48123123124	17/04/1991	Australia	Australia	2010	29/10/2024	No longer a affiliated person of VIB	No longer a major shareholder

* Mr. An Thanh Son ceased to be the Authorized person to disclose information of VIB as from October 7, 2024.

Appendix 02. Transactions between VIB and its affiliated persons or between VIB and its major shareholders, internal persons and affiliated persons.

No.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transactions with VIB	Content, quantity, total value of transaction		Note
						Content	Quantity	
1	Vietnam International Commercial Joint Stock Bank – Asset Management Company Limited (VIBAMC)	Subsidiary company of VIB	0104346676 29.12.2009 (first time) 9.6.2023 (17 th amendment) Business Registration Department - Hanoi Department of Planning and Investment	12th floor, Coninco Tower building, No. 4 Ton That Tung street, Trung Tu ward, Dong Da district, Hanoi	1.1.2024 – 31.12.2024	Authorize asset valuation for VIB to grant credit and handle risks ¹	102,721 assets	205,947 Transaction value is the asset valuation remuneration
						Authorization 166 assets to sell and exploit secured assets to handle bad debts ²	302,200	Transaction value is the value of the assets VIB authorizes VIBAMC to sell and exploit the loan security assets
						Authorization 01 building to exploit VIB	1,221	Transaction value is the

¹ Resolution of the Board of Directors No. 009.23.BOD dated February 23, 2023 approving the Contract between VIB and VIB AMC regarding valuation of collateral assets and management of collateral assets which are goods.

² Resolution of Board of Directors No. 049.24.BOD.2 dated October 17, 2024 on approval of the Contract between VIB and VIB AMC that VIB authorizes VIB AMC to sell and exploit secured assets of VIB's customers.

	Dak Lak building ³			building's exploitation value
	Authorization to manage collateral assets which are goods ⁴	18 warehouses	1,368,400	Transaction value is the value of assets VIB authorizes VIBAMC to manage
2	Dang Khac Vy	Chairman of BOD	-	04.07.2023
			-	Credit card
			-	1,000 Transaction value is the approved credit card limit at 31.12.2024
3	Tran Thi Thao Hien	Wife of Chairman of BOD	-	07.08.2018
			-	Credit card
			-	1,000 Transaction value is the approved credit card limit at 31.12.2024
4	Dang Quang Tuan	Son of Chairman of BOD	-	15.05.2024
			-	Credit card
			-	900 Transaction value is the approved credit card limit at 31.12.2024

³ Resolution of Board of Directors No. 043.23.BOD dated August 25, 2023 on approval of the Contract between VIB and VIB AMC that VIB authorizes VIB AMC to exploit the building.

⁴ Resolution of the Board of Directors No. 009.23.BOD dated February 23, 2023 approving the Contract between VIB and VIB AMC regarding valuation of collateral assets and management of collateral assets which are goods.

5	Dang Khac Mao	Older Brother of Chairman of BOD	-	-	07.11.2024	Credit card	130 Transaction value is the approved credit card limit at 31.12.2024
6	Dang Khac Chien	Older Brother of Chairman of BOD	-	-	21.03.2023	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
7	Dang Khac Dien	Older Brother of Chairman of BOD	-	-	27.05.2020	Credit card	100 Transaction value is the approved credit card limit at 31.12.2024
8	Dang Khac Dung	Older Brother of Chairman of BOD	-	-	08.11.2018	Credit card	300 Transaction value is the approved credit card limit at 31.12.2024
9	Dang Thi Hien	Older Sister of Chairman of BOD	-	-	12.08.2022	Credit card	120 Transaction value is the approved credit card limit at 31.12.2024

10	Dang Thi Huong	Older Sister of Chairman of BOD	-	-	27.02.2020	Credit card	231 Transaction value is the approved credit card limit at 31.12.2024
11	Hoang Thi Linh	Sister-in-law of Chairman of BOD	-	-	24.03.2023	Credit card	150 Transaction value is the approved credit card limit at 31.12.2024
12	Le Thi Hue	Sister-in-law of Chairman of BOD	-	-	31.07.2024	Credit card	116 Transaction value is the approved credit card limit at 31.12.2024
13	Dang Thi Loan	Sister-in-law of Chairman of BOD	-	-	02.01.2020	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
14	Dang Van Son	Vice Chairman of BOD	-	-	19.06.2018	Credit card	500 Transaction value is the approved credit card limit at 31.12.2024

15	Dang Thi Thu Ha	Wife of Vice Chairman of BOD	-	-	28.10.2022	Credit card	461 Transaction value is the approved credit card limit at 31.12.2024
16	Dang Minh Ngoc	Daughter of Vice Chairman of BOD	-	-	26.04.2022	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
17	Dang Minh Trang	Daughter of Vice Chairman of BOD	-	-	17.08.2023	Credit card	180 Transaction value is the approved credit card limit at 31.12.2024
18	Dang Ngoc Mien	Older Brother of Vice Chairman of BOD	-	-	09.06.2020	Credit card	180 Transaction value is the approved credit card limit at 31.12.2024
19	Xuan Thi Ha	Sister-in-law of Vice Chairman of BOD	-	-	29.04.2020	Credit card	50 Transaction value is the approved credit card limit at 31.12.2024

20	Do Xuan Hoang	Member of BOD	-	-	20.10.2023	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
21	Do Thu Giang	Daughter of Member of BOD	-	-	24.11.2020	Credit card	260 Transaction value is the approved credit card limit at 31.12.2024
22	Do Xuan Son	Son of Member of BOD	-	-	24.11.2020	Credit card	230 Transaction value is the approved credit card limit at 31.12.2024
23	Do Xuan Viet	Son of Member of BOD	-	-	20.01.2024	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
24	Do Xuan Ha	Younger Sister of Member of BOD	-	-	03.11.2020	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024

25	Han Ngoc Vu	CEO	-	-	17.09.2019	Credit card	500 Transaction value is the approved credit card limit at 31.12.2024
		Member of BOD					
		Legal Representative					
26	Thach Le Anh	Wife of CEO	-	-	31.03.2021	Credit card	179 Transaction value is the approved credit card limit at 31.12.2024
27	Han Ngoc Tuan Linh	Son of CEO	-	-	06.04.2021	Credit card	64 Transaction value is the approved credit card limit at 31.12.2024
28	Han Ngoc Linh Chi	Daughter of CEO	-	-	22.09.2021	Credit card	80 Transaction value is the approved credit card limit at 31.12.2024
29	Han Mai Huong	Younger Sister of CEO	-	-	23.06.2023	Credit card	181 Transaction value is the approved credit card limit at 31.12.2024

30	Nguyen Quoc Nghi	Brother-in-law of CEO	-	-	19.05.2021	Credit card	150 Transaction value is the approved credit card limit at 31.12.2024
31	Hoang Thanh Tra	Daughter-in-law of CEO	-	-	20.08.2021	Credit card	150 Transaction value is the approved credit card limit at 31.12.2024
32	Nguyen Thi Bich Hanh	Independent member of BOD	-	-	18.11.2015	Credit card	900 Transaction value is the approved credit card limit at 31.12.2024
33	Nguyen Phuoc Vinh Thien	Son of Independent member of BOD	-	-	18.07.2024	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
34	Nguyen Thi Mai Lan	Younger Sister of Independent member of BOD	-	-	15.06.2024	Credit card	162 Transaction value is the approved credit card limit at 31.12.2024

35	Nguyen Thuy Linh	Head of BOS	-	-	09.06.2023	Credit card	247 Transaction value is the approved credit card limit at 31.12.2024
36	Vu Duc Trung	Husband of Head of BOS	-	-	10.08.2020	Credit card	74 Transaction value is the approved credit card limit at 31.12.2024
37	Nguyen Huy Lam	Younger brother of Head of BOS	-	-	02.12.2020	Credit card	210 Transaction value is the approved credit card limit at 31.12.2024
38	Dao Quang Ngoc	Full-time Member of BOS	-	-	08.10.2018	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
39	Tuong Thi Kim Yen	Wife of Full-time Member of BOS	-	-	10.05.2024	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024

40	Tuong Duy Tien	Father-in-law of Full-time Member of BOS	-	-	15.05.2024	Credit card	60 Transaction value is the approved credit card limit at 31.12.2024
41	Nguyen Luong Thi Bich Thuy	Full-time Member of BOS	-	-	03.04.2023	Credit card	39 Transaction value is the approved credit card limit at 31.12.2024
42	Luong Thi Bich Nga	Older Sister of Full-time Member of BOS	-	-	30.05.2022	Credit card	26 Transaction value is the approved credit card limit at 31.12.2024
43	Ho Van Long	Deputy CEO ("DCEO") CFO	-	-	06.06.2018	Credit card	500 Transaction value is the approved credit card limit at 31.12.2024
44	Vo Thi Kim Dung	Mother-in-law of DCEO	-	-	12.12.2023	Credit card	100 Transaction value is the approved credit card limit at 31.12.2024

45	Ngo Viet Hung	Brother-in-law of DCEO	-	10.01.2024	Credit card	300 Transaction value is the approved credit card limit at 31.12.2024
46	Tran Nhat Minh	DCEO	-	10.07.2018	Credit card	500 Transaction value is the approved credit card limit at 31.12.2024
47	Tran Thi Thao Hien	Younger Sister of DCEO	-	07.08.2018	Credit card	1,000 Transaction value is the approved credit card limit at 31.12.2024
48	Dang Khac Vy	Brother-in-law of DCEO	-	04.07.2023	Credit card	1,000 Transaction value is the approved credit card limit at 31.12.2024
49	An Thanh Son *	DCEO Person in charge of corporate governance	-	13.06.2018	Credit card	500 Transaction value is the approved credit card limit at 31.12.2024

50	Phan Dang Nhu Hoa	Wife of DCEO	-	-	10.08.2023	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
51	An Thi Van Chi	Older Sister of DCEO	-	-	09.08.2023	Credit card	120 Transaction value is the approved credit card limit at 31.12.2024
52	Nguyen Minh Hue **	Authorized person to disclose information	-	-	21.12.2023	Lending	4,800 Transaction value is the lending credit limit at 31.12.2024
					28.10.2015	Credit card	200 Transaction value is the approved credit card limit at 31.12.2024
53	Ha Hoang Hiep	Chairman of VIBAMC	-	-	14.09.2023	Lending	13,294 Transaction value is the lending credit limit at 31.12.2024

				25.02.2019	Credit card	199 Transaction value is the approved credit card limit at 31.12.2024
S4	Bui Cong Huan	CEO of VIBAMC	-	14.10.2024	Lending	12,300 Transaction value is the lending credit limit at 31.12.2024
				31.08.2019	Credit card	90 Transaction value is the approved credit card limit at 31.12.2024

* Mr. An Thanh Son ceased to be the Authorized person to disclose information of VIB from October 7, 2024.

** Mrs. Nguyen Minh Hue became the Authorized person to disclose information of VIB from October 7, 2024.



Appendix 03. The list of internal persons and their affiliated persons

No.	Name	Securities trading account (if any)	Position at VIB (if any)	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	Dang Khac Vy	-	Chairman of BOD	-	-	-	-	146.897.220	4,931%	-
1.1	Tran Thi Thao Hien	-	-	-	-	-	-	146.262.001	4,910%	Wife
1.2	Pham Thi Nguyet	-	-	-	-	-	-	-	-	Mother
1.3	Tran Bau	-	-	-	-	-	-	-	-	Father-in-law
1.4	Nguyen Thi Nhat Thao	-	-	-	-	-	-	-	-	Mother-in-law
1.5	Dang Quang Tuan	-	-	-	-	-	-	-	-	Son
1.6	Dang Diem Linh	-	-	-	-	-	-	-	-	Daughter
1.7	Dang Khac Mao	-	-	-	-	-	-	-	-	Older Brother
1.8	Dang Khac Chien	-	-	-	-	-	-	-	-	Older Brother
1.9	Dang Khac Dien	-	-	-	-	-	-	-	-	Older Brother
1.10	Dang Khac Dung	-	-	-	-	-	-	-	-	Older Brother

1.11	Dang Thi Hien	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
1.12	Dang Thi Huong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
1.13	Nguyen Kim Cuong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
1.14	Nguyen Thi Cuc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
1.15	Dinh Thi Liem	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
1.16	Hoang Thi Linh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
1.17	Le Thi Hue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.054.108	0,103%	-	Sister-in-law
1.18	Dang Thi Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
1.19	Fundera JSC tại Kafi Securities Corporation	049C933848	-	0317933848	14/07/2023	Department of Planning and Investment of HCMC	Room 020A, 4 th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Vo Thi Sau ward, District 3, HCMC	-	-	-	-	-	-	-	-	138.890.700	4,662%	-	Mr. Dang Khac Vy owns over 10% of charter capital
2	Dang Van Son	-	Vice Chairman of BOD	-	-	-	-	-	-	-	-	-	-	-	-	11.147.440	0,374%	-	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93.719.845	3,146%	-	Wife
2.2	Dang Ngoc Tam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Father
2.3	Phan Thi Ngan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mother

4.6	Han Mai Huong	-	-	-	-	-	-	-	-	Younger Sister
4.7	Nguyen Quoc Nghi	-	-	-	-	-	-	-	-	Brother-in-law
4.8	Hoang Thanh Tra	-	-	-	-	-	-	-	-	Daughter-in-law
4.9	Vietnam Silicon Valley Accelerator JSC	0106519324	23/04/2014	Department of Planning and Investment of Hanoi	5 th floor, 41A Ly Thai To street, Ly Thai To ward, Hoan Kiem district, Hanoi	-	-	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital
4.10	Delivery Technology Pte Ltd. Singapore	201921413M	03/07/2019	Accounting and Corporate Regulatory Authority (ACRA) Singapore	20A Tanjong Pagar Road, Singapore 088443	-	-	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital
4.11	VTV Venture Capital Fund 1	136/TB-ĐKKD	20/12/2019	Hanoi	7 th floor, 24 Ly Thuong Kiet street, Hang Bai ward, Hoan Kiem district, Hanoi	-	-	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital
4.12	VSV Accelerator IV Fund	313/TB-ĐKKD	24/06/2021	Hanoi	4 th floor, 87 Vuong Thua Vu street, Khuong Mai ward, Thanh Xuan district, Hanoi	-	-	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital
5	Nguyen Thi Bich Hanh	-	-	-	-	-	-	29.250.000	0,982%	

5.1	Dang Thi Bich Dao	-	-	-	-	-	-	-	Mother
5.2	Nguyen Phuoc Vinh Thien	-	-	-	-	-	-	-	Son
5.3	Nguyen Ngoc Quynh Phuong	-	-	-	-	-	-	-	Daughter
5.4	Nguyen Trong Bich	-	-	-	-	-	-	-	Younger Brother
5.5	Nguyen Thi Mai Lan	-	-	-	-	-	-	-	Younger Sister
5.6	Hoa Ngoc Duong	-	-	-	-	-	-	-	Brother-in-law
5.7	Vu Thi Thu Hien	-	-	-	-	-	-	-	Sister-in-law
5.8	Thien Duc Service JSC	-	-	0104079822	29/09/2022	Department of Planning and Investment of Hanoi	No. 20, Lane 69, Xuan La street, Xuan La ward, Tay Ho District, Hanoi	-	Ms. Nguyen Thi Bich Hanh is Chairwoman of the BOD and owns over 10% of charter capital.
5.9	Bean Paradise Highpoint Pty Ltd.	-	-	ACN 633744037	28/05/2019	Australian Securities & Investments Commission	205 Nelson Place Williamstown	-	Mrs. Nguyen Thi Bich Hanh is Member of BOD

Vic 3016 Australia									
5.10	Tri Thuc Viet Development JSC	-	-	0104807020	29/04/2022	Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan, Ward 2, Tan Mai ward, Bien Hoa city, Dong Nai province	-	Mrs. Nguyen Thi Bich Hanh is Chairwoman of BOD
5.11	Asia Energy Investment and Development JSC	-	-	0102020894	14/12/2021	Department of Planning and Investment of Hanoi	Group 12, Cluster 2, Xuan La Ward, Tay Ho District, Hanoi	-	Mrs. Nguyen Thi Bich Hanh is Chairwoman of BOD
6	Nguyen Thuy Linh	-	-	Head of BOS	-	-	-	225.894	0,008% -
6.1	Vu Duc Trung	-	-	-	-	-	-	-	Husband
6.2	Nguyen Van Hoa	-	-	-	-	-	-	-	Father
6.3	Nguyen Thi Tuyet Nga	-	-	-	-	-	-	-	Mother
6.4	Vu Minh Anh	-	-	-	-	-	-	-	Father-in-law
6.5	Nguyen Thi Loan	-	-	-	-	-	-	-	Mother-in-law
6.6	Vu Ngoc Bao Quyen	-	-	-	-	-	-	-	Daughter
6.7	Vu Ngoc Chau Anh	-	-	-	-	-	-	-	Daughter
6.8	Nguyen Huy Lam	-	-	-	-	-	-	-	Younger Brother

7	Dao Quang Ngoc	-	-	-	-	-	-	43.829	0,001%
7.1	Tuong Thi Kim Yen	-	-	-	-	-	-	-	Wife
7.2	Nguyen Thi Ninh	-	-	-	-	-	-	-	Mother
7.3	Tuong Duy Tien	-	-	-	-	-	-	-	Father-in-law
7.4	Le Thi Lan	-	-	-	-	-	-	-	Mother-in-law
7.5	Dao Nhat Minh	-	-	-	-	-	-	-	Son
7.6	Dao Viet Dung	-	-	-	-	-	-	-	Older Brother
7.7	Dao Anh Diep	-	-	-	-	-	-	-	Older Brother
7.8	Pham Hai Yen	-	-	-	-	-	-	-	Sister-in-law
7.9	Phung Bao Quyen	-	-	-	-	-	-	-	Sister-in-law
8	Nguyen Luong Thi Bich Thuy	-	-	-	-	-	201.424	0,007%	-
8.1	Nguyen Khiem Cuong	-	-	-	-	-	-	-	Husband
8.2	Nguyen Van Luan	-	-	-	-	-	-	-	Father
8.3	Luong Thi Mai	-	-	-	-	-	-	-	Mother
8.4	Luong Thi Bich Nga	-	-	-	-	-	-	-	Older Sister

8.5	Nguyen Dinh Duong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
8.6	Nguyen Luong Thi Bich Ha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Younger Sister
9	Ho Van Long	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.634.161	0,558%	-	-
																			Deputy CEO ("DCEO") CFO
9.1	Ngo Minh Hien	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Wife
9.2	Phan Bich Tram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mother
9.3	Ngo Viet Son	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Father-in-law
9.4	Vo Thi Kim Dung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mother-in-law
9.5	Ho Bao Truc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Daughter
9.6	Ho Huy Duc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
9.10	Nguyen Viet Hung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
9.11	Cao Kim Phuong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
10	Tran Nhat Minh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.361.060	0,146%	-	-
																			DCEO

10.1	Nguyen Le Hien Vy	-	-	-	-	-	-	-	-	-	-	-	Wife
10.2	Tran Bau	-	-	-	-	-	-	-	-	-	-	-	Father
10.3	Nguyen Thi Nhat Thao	-	-	-	-	-	-	-	-	-	-	-	Mother
10.4	Nguyen Chien	-	-	-	-	-	-	-	-	-	-	-	Father-in-law
10.5	Le Thi Nga	-	-	-	-	-	-	-	-	-	-	-	Mother-in-law
10.6	Tran Minh Hoang	-	-	-	-	-	-	-	-	-	-	-	Son
10.7	Tran Minh Dang Daniel	-	-	-	-	-	-	-	-	-	-	-	Son
10.8	Tran Minh Quang Kevin	-	-	-	-	-	-	-	-	-	-	-	Son
10.9	Tran Ngoc Anh Anna	-	-	-	-	-	-	-	-	-	-	-	Daughter
10.10	Tran Nguyen Vy Anh	-	-	-	-	-	-	-	07/08/2024	-	-	-	Daughter
10.11	Tran Thi Thao Hien	-	-	-	-	-	-	-	146.262.001	4,910%	-	-	Younger Sister
10.12	Dang Khac Vy	-	-	-	-	-	-	-	146.897.220	4,931%	-	-	Brother-in-law
10.13	Mareven Holding Ltd.	-	-	HE 170035	29/12/2005	Cyprus	-	Cyprus	-	-	-	-	Mr. Tran Nhat Minh is the Member of BOD
11	An Thanh Son *	-	DCEO	-	-	-	-	-	4.690.553	0,157%	-	-	Person in charge of corporate governance

11.1	Phan Dang Nhu Hoa	-	-	-	-	-	568.620	0,019%	Wife
11.2	An Van Tinh	-	-	-	-	-	-	-	Father
11.3	Luu Thi Dung	-	-	-	-	-	-	-	Mother
11.4	Phan Doan Nhue	-	-	-	-	-	-	-	Father-in-law
11.5	Dang Thuc Minh Hang	-	-	-	-	-	-	-	Mother-in-law
11.6	An Thanh Nhu Ngoc	-	-	-	-	-	-	-	Daughter
11.7	An Phan Ngoc Nhi	-	-	-	-	-	-	-	Daughter
11.8	An Duc Phu	-	-	-	-	-	-	-	Son
11.9	An Thi Thu Huong	-	-	-	-	-	2.340	0,000%	Older Sister
11.10	An Thi Van Chi	-	-	-	-	-	-	-	Older Sister
11.11	An Thi Ngoc Diep	-	-	-	-	-	-	-	Older Sister
11.12	Bui Duc Hung	-	-	-	-	-	-	-	Brother-in-law
11.13	Dao Van Ngan	-	-	-	-	-	-	-	Brother-in-law
11.14	SH Legal Vietnam Co., Ltd.	-	-	01071084	25/05/2015 Hanoi Department of Justice	No. 4/28 Ong Ich Khiem, Dien Bien ward, Ba Dinh district, Hanoi	-	-	Mr. An Thanh Son is the Chairman of the Board of Lawyers
12	Pham Thi Minh Hue	-	Chief Accountant	-	-	-	529.926	0,018%	-

12.1	Nguyen Duc Vuong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Husband
12.2	Nguyen Thi Khai	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mother
12.3	Nguyen Duc Long	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Father-in-law
12.4	Nguyen Thi Tuyet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Mother-in-law
12.5	Nguyen Chuc Khanh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Daughter
12.6	Nguyen Khanh Vy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Daughter
12.7	Pham Quoc Hung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Brother
12.8	Pham Minh Chau	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
12.9	Phạm Thị Minh Bao	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
12.10	Pham Minh Ngoc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
12.11	Bui Thanh Chung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
12.12	Nguyen Canh Toan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
12.13	Vu Huynh Uyen Bao	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Brother-in-law
12.14	Tran Thi Quyen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
13	Nguyen Minh Hue (**)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	148.149	0,005%	
Authorized person to																			

disclose information									
13.01	Nguyễn Văn Hải	-	-	-	-	-	-	-	Husband
13.02	Nguyễn Văn Hào	-	-	-	-	-	-	-	Father-in-law
13.03	Bùi Thị Khánh	-	-	-	-	-	-	-	Mother-in-law
13.04	Nguyễn Hải Đăng	-	-	-	-	-	-	-	Son
13.05	Nguyễn Hải Anh	-	-	-	-	-	-	-	Son
13.06	Nguyễn Khánh Dư	-	-	-	-	-	-	-	Younger Brother
13.07	Nguyễn Thị Thu Vân	-	-	-	-	-	-	-	Sister-in-law
14	Trade Union of Viet Nam International Joint Stock Bank	-	86/QĐ-LĐLĐ	18/12/1996	Hoan Kiem district Labour Federation	1st Floor (Ground Floor) and 2nd Floor, Sailing Tower Building, 111A Pasteur, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam	-	-	Not an affiliated person of VIB. Declare based on Document No. 1894/SGDTPH CM-GS

* Mr. An Thanh Son ceased to be the Authorized person to disclose information of VIB from October 7, 2024.

** Mrs. Nguyen Minh Hue became the Authorized person to disclose information of VIB from October 7, 2024.

Appendix 04. VIB share transactions of internal persons and their affiliated persons

No.	Transaction executor	Relationship with VIB/internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
1	Han Ngoc Vu	Member of the Board of Directors cum CEO	5.306.277 (*)	0,209%	5.452.367 (*)	0,214%	ESOP
2	Ho Van Long	D.CEO	11.528.891 (*)	0,454%	11.674.251 (*)	0,458%	ESOP
3	Tran Nhat Minh	D.CEO	3.630.906 (*)	0,143%	3.747.296 (*)	0,147%	ESOP
4	An Thanh Son	D.CEO	5.631.329 (*)	0,222%	5.733.229 (*)	0,225%	ESOP
5	Pham Thi Minh Hue	Chief Accountant	381.339 (*)	0,015%	465.099 (*)	0,018%	ESOP
6	An Thanh Son	D.CEO	6.690.553	0,225%	4.690.553	0,157%	Sell
7	Ho Van Long	D.CEO	11.528.891 (**)	0,454%	14.528.891 (**)	0,573%	Buy
8	Nguyen Minh Hue	Authorized person to disclose information	31.356 (**)	0,001%	131.356 (**)	0,004%	Buy
9	Dang Minh Ngoc	Relevant person of Vice Chairman	4.066.200 (*)	0,160%	8.066.200 (*)	0,318%	Buy
10	Dang Thi Thu Ha	Relevant person of Vice Chairman	71.555.424 (*)	2,821%	81.555.424 (*)	3,215%	Buy

(*) Not including bonus shares for existing shareholders at a rate of 17%

(**) Not including bonus shares for existing shareholders at a rate of 17% and ESOP at a rate of 0.44%.



