

VIETNAM JOINT STOCK COMMERCIAL  
BANK FOR INDUSTRY & TRADE

THE SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

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No: 747 /HĐQT-NHCT2.1  
Re: Disclosure of 1H2019  
Corporate Governance Report

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Hanoi, July 30<sup>th</sup>, 2019

## INFORMATION DISCLOSURE

Respectfully to: - The State Securities Commission  
- Ho Chi Minh Stock Exchange

Company name: Vietnam Joint Stock Commercial Bank for Industry & Trade

Securities code: CTG

Head Office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Disclosure person: **Mr. Le Duc Tho – Chairman of the Board of Directors**

Address: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi

Telephone: +84.24.39421030 - Fax: +84.24.39421032

Type of disclosed information:  24 hours  Extraordinary  As per request  Periodic

### Contents of information disclosure:

VietinBank would like to disclose 1H2019 corporate governance report.

This information has been announced on electronic website of VietinBank on July 30<sup>th</sup>, 2019 at <http://investor.vietinbank.vn>.

We hereby commit that the disclosed information above is true and are entirely responsible for the contents of published information.

### Attachments:

- 1H2019 corporate governance report

LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BOARD OF DIRECTORS



Le Duc Tho

No: 746 /BC-HĐQT-NHCT.1

Hanoi, July 30<sup>th</sup>, 2019

## REPORT ON CORPORATE GOVERNANCE

(First half of 2019)

Respectfully to: - The State Securities Commission;  
- Ho Chi Minh Stock Exchange.

Company name: Vietnam Joint Stock Commercial Bank for Industry & Trade  
Address of Head office: No. 108 Tran Hung Dao Str., Hoan Kiem District, Hanoi  
Telephone: +84 24 3942 1030  
Fax: +84 24 3942 1032  
Email: investor@vietinbank.vn  
Charter capital: 37,234,045,560,000 VND  
Securities code: CTG

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

No.	Resolution	Date	Content
1	20/NQ-ĐHĐCĐ	23/04/2019	Resolution of 2019 and term 2019-2024 General Meeting of Shareholders (GMS) of VietinBank approved the following contents: 1. Report of the Board of Directors (BoD) on task performance in 2018 and development orientation in 2019; 2. Report of the Board of Management (BoM) on business performance in 2018 and development plan for 2019; 3. Report of the Supervisory Board on Supervisory Board's activities in 2018 and orientation in 2019; 4. Report of the BoD on task performance for term 2014-2019 and orientation for term 2019-2024; 5. Report of the Supervisory Board on Supervisory Board's activities for term 2014-2019 and orientation for term 2019-2024; 6. Audited Financial Statements of VietinBank prepared in accordance with Vietnamese Accounting Standards and Vietnamese Accounting System for Credit Institutions as at 31st December, 2018 and for the period ranging from 01st January, 2018 to 31st December, 2018; 7. Profit Distribution Plan for 2018; 8. Remuneration amount for the BoD and Supervisory Board in 2019;

			<p>9. VietinBank personnel for the term 2019-2024.</p> <ul style="list-style-type: none"> <li>- 08 Members of the BoD: Mr. Le Duc Tho, Mr. Tran Minh Binh, Mr. Tran Van Tan, Ms. Tran Thu Huyen, Mr. Nguyen The Huan, Ms. Nguyen Thi Thanh Hoai, Mr. Hiroshi Yamaguchi and Mr. Hideaki Takase.</li> <li>- 03 Members of the Supervisory Board: Ms. Le Anh Ha, Ms. Nguyen Thi Anh Thu and Mr. Nguyen Manh Toan.</li> </ul>
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## II. Board of Directors:

### 1. Information on members of the BoD:

For the first half of 2019, VietinBank's BoD held 6 monthly meetings and 1 extraordinary meeting to evaluate business results and provide directions for VietinBank's operations as well as exchanging ideas on a number of issues related to corporate governance. In addition, the BoD also handled with other issues through written – opinion form (42 times). Details are as follows:

No	BoD member	Position	Day becoming Board member of the BoD	Day no longer member of the BoD	Number of attendance	Percentage	Reasons for absence
1	Mr. Le Duc Tho	Chairman of the BoD	29/04/2014 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		49/49	100%	
2	Mr. Tran Minh Binh	Board member cum CEO	08/12/2018 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		49/49	100%	
3	Mr. Tran Van Tan	Board member	23/04/2019		20/20	100%	Attend BoD meetings and give written opinions since 23/04/2019 (start being a BoD member)

4	Ms. Tran Thu Huyen	Board member	24/07/2014 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		49/49	100%	
5	Mr. Nguyen The Huan	Board member	23/04/2019		20/20	100%	Attend BoD meetings and give written opinions since 23/04/2019 (start being a BoD member)
6	Ms. Pham Thi Thanh Hoai	Board member	23/04/2019		20/20	100%	
7	Mr. Hiroshi Yamaguchi	Board member cum Deputy CEO	17/04/2017 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		49/49	100%	
8	Mr. Hideaki Takase	Board member	21/4/2018 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		46/49	100%	Non-residential Board members: attended (i) some BoD's monthly meetings and (ii) give written opinions of the BoD
9	Mr. Cat Quang Duong	Board member	28/02/2012	23/04/2019	29/29	100%	Did not attend BoD meetings and give written opinions since 23/04/2019 (no longer being a BoD member)

10	Mr. Phung Khac Ke	Board member	01/11/2014	23/04/2019	29/29	100%	Did not attend BoD meetings and give written opinions since 23/04/2019 (no longer being a BoD member)
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**Notes:**

- The total number of meetings of the BoD in the 1<sup>st</sup> half of 2019 is 49, including 6 monthly periodical meetings, 1 extraordinary meeting and 42 written opinions.
- From 01/01/2019 to 22/4/2019: VietinBank's BoD for the term of 2014-2019 includes 7 members: Mr. Le Duc Tho – Chairman of the BoD, Mr. Tran Minh Binh – Board member cum CEO, Mr. Cat Quang Duong – Board member, Ms. Tran Thu Huyen – Board member, Mr. Phung Khac Ke - Board member, Mr. Hiroshi Yamaguchi – Board member cum Deputy CEO and Mr. Hideaki Takase – Board member.
- From 23/4/2019 to date: VietinBank's BoD for the term of 2019-2024 includes 8 members: Mr. Le Duc Tho – Chairman of the BoD, Mr. Tran Minh Binh – Board member cum CEO, Mr. Tran Van Tan – Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Hiroshi Yamaguchi – Board member cum Deputy CEO and Mr. Hideaki Takase – Board member.
- Mr. Hiroshi Yamaguchi - residential Board members: attended (i) all BoD's monthly meetings and (ii) give written opinions of the BoD.
- Mr. Hideaki Takase - non-residential Board members: attended (i) some BoD's monthly meetings and (ii) give written opinions of the BoD.

**2. Supervision by the BoD over the Board of Management:**

Supervisory activities of the BoD over the BoM were carried out in accordance with the Internal Management Regulations, the Regulations on Organization and Operation of the BoD and the Regulation on Organization and Operation of the BoM. On the other hand, the CEO is also a board member, which ensuring the supervision of the BoD on management activities. The BoD also assigned the BoM to closely monitor the macroeconomic situation and market developments, guidelines and directions of the Government, the State Bank of Vietnam (SBV) in order to seriously and drastically implement business solutions and innovate the methods of corporate governance. At regular monthly meetings of the BoD, the CEO reported all aspects of VietinBank operations as well as the results of implementing resolutions approved by the AGM and the BoD; including reports on several topics for further discussion at the request of the BoD.

On the basis of complying with the orientation of the Party, the Government and the SBV, at the same time closely monitoring market developments and forecasts, since the beginning of the year, VietinBank has realized its business plan targets for 2019 with specific solutions to promote effective, safe and sustainable business growth. As a result, the performance of VietinBank in the first 6 months of 2019 increased positively compared to the same period in 2018. Specifically, profit and NIM efficiency improved significantly, net interest income grew higher than the growth speed of scale. Particularly, net interest in services and foreign currency

trading increased sharply compared to the same period in 2018 and previous years.

### 3. Activities of the BoD's committees:

As at 30/06/2019, VietinBank has 03 committees under the BoD namely Personnel Committee; Risk Management Committee and Policy Committee. Asset-Liability Management Committee (ALCO) terminated its operation according to Decision of the BoD to comply with Circular No. 13/2018/NHNN on internal control systems of commercial banks and foreign banks' branches issued by the State Bank of Vietnam (SBV) on 18/05/2018 and amended and supplemented documents.

The Committees operate in accordance with the Regulation on organization and operation of each Committee issued by the Board, specifically:

- **Personnel Committee:** advising the Board on the organizational structure, personnel management policies, performance evaluation and treatment policies; assisting the Board in re-evaluating personnel within the decision-making authority of the Board; Organizing comprehensive supervision and control of personnel management, capacity framework, succession planning, human resources risk in line with business orientations and plans of VietinBank in each period.
- **Risk Management Committee:** advising the Board on issues related to the determination of risk appetite in each period based on actual situation and market development; Formulating risk management mechanisms, policies and orientation on managing credit risk, investment risk, market risk, operation risk and other types of risks; advising the Board on approval of investment, related transactions, management policies, risk handling plans within the scope of functions and tasks assigned by the BoD.
- **Policy Committee:** advising and assisting at the policy level for the Board in ensuring the appropriateness, completeness, uniformity and validity of policies, regulations on VietinBank's core business activities; Advising the Board on issues related to policy development; Studying and reviewing the policies, regulations issued by the Board relating to VietinBank's key business activities to ensure their completeness, uniformity, timeliness, compliance with laws & regulations and in line with VietinBank's actual activities; Proposing to the BoD policies, regulations that needed to be supplemented, replaced or amended in accordance with the actual situation and development orientation of VietinBank as well as law amendments.

For the 1<sup>st</sup> half of 2019, the Committees continued to coordinate with relevant departments to review, finalize, amend and promulgate new regulations, procedures on risk management, personnel, reward, investment, capital injection, risk management strategy and policy, risk prevention measures on various aspects, implementing initiatives to implement Basel II according to the roadmap; review the personnel under the management of the Board to contribute to improving the capacity and quality in personnel management; proposing and advising the Board on strategic planning and development of VietinBank in the coming time.

### 4. Resolutions of the BoD:

No.	Resolution No.	Date of issue	Contents
1	008/NQ-HĐQT-NHCT44	17/01/2019	Reappointment of Deputy General Director of VietinBank Asset Management Company Limited (VietinBank AMC)
2	009/NQ-HĐQT-NHCT44	17/01/2019	Proposal to the SBV for additionally granting the activity of investment of government bond futures to VietinBank's Operation and Business License
3	011/NQ-HĐQT-NHCT44	24/01/2019	Decision on credit limit granted to corporate customer
4	017/NQ-HĐQT-NHCT1.1	13/02/2019	Rearrangement of organization structure of Retail Banking Division
5	020/NQ-HĐQT-NHCT44	13/02/2019	Approval on the Liability Insurance Contract of the BoD's members and Management level (D&O) of VietinBank for the period of 2019-2020
6	039/NQ-HĐQT-NHCT44	27/02/2019	Organization of 2019 and tern 2019-2024 GMS
7	040/NQ-HĐQT-NHCT1.1	28/02/2019	Approval on policy to continue merge of Cash and Vault Department into Transaction Accounting Department at branch level
8	041/NQ-HĐQT-NHCT44	28/02/2019	Reappointment of Deputy General Director of VietinBank Securities Joint Stock Company (VietinBankSc)
9	049/NQ-HĐQT-NHCT44	28/02/2019	Approval on credit limit granted to corporate customer
10	056/NQ-HĐQT-NHCT44	11/03/2019	Approval on 2018 non-consolidated Financial Statements of VietinBank
11	058/NQ-HĐQT-NHCT44	15/03/2019	Approval on assigning 2019 Balance Score Cards to branches
12	069/NQ-HĐQT-NHCT1.1	25/03/2019	Shifting functions and tasks related to activities of Telesales, outbound collaborators from Card Center to Contact Center and maintaining the form of collaborators to support card issuance
13	074/NQ-HĐQT-NHCT1.1	26/03/2019	Approval on labour limit methodology and results of 2019 labour limit for branches
14	076B/NQ-HĐQT-NHCT2.1	27/03/2019	Approval on credit limit granted to corporate customer
15	080/NQ-HĐQT-NHCT2.1	29/03/2019	Approval on issuance of Audited Non-consolidated and Consolidated Financial Statements established in accordance with Vietnamese Accounting Standards for the fiscal year ended 31/12/2018

16	082/NQ-HĐQT-NHCT2.1	02/04/2019	Approval on the Contract for provision and utilization of payment services between VietinBank and VietinBank Insurance Corporation - VBI
17	083/NQ-HĐQT-NHCT1.1	03/04/2019	Approval on Labour limit of Retail Banking Division according to the new organization structure
18	090/NQ-HĐQT-2019-2.1	03/04/2019	Approval on establishment of Council for Transfer of VietinBank Tower project
19	094/NQ-HĐQT-NHCT2.1	09/04/2019	Approval on agenda and content of meeting materials for VietinBankSc's GMS.
20	099/NQ-HĐQT-NHCT2.1	09/04/2019	Approval on principles for 2018 profits distribution for domestic subsidiaries under VietinBank
21	108/NQ-HĐQT-NHCT2.1	18/04/2019	Approval on the plan of issuing 2019 VND bonds
22	110/NQ-HĐQT-NHCT2.1	19/04/2019	Approval on policy for liquidation of fixed assets of Hanoi City Branch
23	112/NQ-HĐQT-NHCT2.1	19/04/2019	Approval on 2018 VietinBank's Annual Report
24	113/NQ-HĐQT-NHCT2.1	19/04/2019	Approval on Extension of time to maintain credit limit granted to customer
25	118/NQ-HĐQT-NHCT1.2	23/04/2019	Approval on election of Chairman of the BoD of VietinBank for the term 2019-2024
26	125/NQ-HĐQT-NHCT2.1	25/04/2019	Approval on the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Contract for the period of 2019 – 2020 between VietinBank and VietinBank Insurance Corporation (VBI)
27	134/NQ-HĐQT-NHCT2.1	04/05/2019	Approval on interbank contracts between VietinBank and Indovina Bank
28	138/NQ-HĐQT-2019-1.1	08/05/2019	Approval on organization model of Strategic Collaboration Office (SCO)
29	153/NQ-HĐQT-NHCT2.1	23/05/2019	Approval on interbank contracts between VietinBank and VietinBank Laos
30	156/NQ-HĐQT-NHCT2.1	31/05/2019	Approval on the Money Insurance Contract for VietinBank for the period 2019-2020 between VietinBank and VBI
31	159/NQ-HĐQT-NHCT2.1	31/05/2019	Approval on granting transaction limit to financial institution
32	176/NQ-HĐQT-NHCT2.1	12/06/2019	Approval on disclosure of 2018 audited Financial Statements of VietinBank Laos
33	182/NQ-HĐQT-NHCT2.1	18/06/2019	Approval on granting transaction limit to financial institution
34	183/NQ-HĐQT-NHCT2.1	18/06/2019	Approval on granting transaction limit to financial institution

35	186/NQ-HĐQT-NHCT2.1	24/06/2019	Approval on plan for issuance, utilization and repayment of the capital obtained from the VietinBank's 2019 public bond offering
36	187/NQ-HĐQT-2019-1.1	25/06/2019	Approval on issuance of Regulation on disciplinary settlement and material responsibilities
37	192/NQ-HĐQT-NHCT2.1	27/06/2019	Approval on promulgation of Regulation on payment of brokerage commissions, agency, entrustment, debt recovery and consultancy services in VietinBank system
38	200/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on promulgation of Regulation on collection of service charges in VietinBank system
39	201/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on granting reward to 36 representatives of VietinBank who attended the Conference of praising and honoring typical workers and employees of the banking sector in the period of 2014 – 2019
40	203/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on granting transaction limit to financial institution
41	206/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on issuance of Framework Regulation on savings deposits in VietinBank system
42	207/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on issuance of Framework Regulation on time deposits in VietinBank system

### III. Supervisory Board

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

For the 1<sup>st</sup> half of 2019, the Supervisory Board held 6 periodical monthly meetings and 1 extraordinary meeting with the participation of members of the Supervisory Board, supporting team and leader of Internal Control Department to implement works, detailed as follows:

No.	Members of Supervisory Board	Position	Day becoming member of the Supervisory Board	Day no longer member of the BoD	Number of attendance	Percentage	Reasons for absence
1	Ms. Le Anh Ha	Head	23/4/2019		3/3	100%	Start being member of the Supervisory Board since 23/04/2019 according
2	Ms. Nguyen Thi Anh Thu	Member (full time)	23/4/2019		3/3	100%	

3	Mr. Nguyen Manh Toan	Member (full time)	23/4/2019		3/3	100%	to Resolution No. 20/NQ-DHĐCĐ
4	Mr Nguyen The Huan	Former Head	14/04/2015	23/4/2019	4/4	100%	No longer being member of the Supervisory Board since 23/04/2019 according to Resolution No. 20/NQ-DHĐCĐ
5	Mr Tran Minh Duc	Member (full time)	14/04/2015	23/4/2019	4/4	100%	
6	Ms. Pham Thi Thom	Member (part-time)	04/06/2009	23/4/2019	4/4	100%	

**Notes:**

- The total number of meetings of the Supervisory Board in the 1st half of 2019 is 6 periodical meetings and 1 extraordinary meeting.
- From 01/01/2019 to 22/4/2019: VietinBank's Supervisory Board for the term of 2014-2019 includes 3 members: Mr. Nguyen The Huan – Head, Mr. Tran Minh Duc – member (full time) and Ms. Pham Thi Thom – member (part-time).
- From 23/4/2019 to 30/6/2019: VietinBank's Supervisory Board for the term of 2019-2024 includes 3 members: Ms. Le Anh Ha – Head, Ms. Nguyen Thi Anh Thu – member and Mr. Nguyen Manh Toan – member.

**2. Surveillance activities of the Supervisory Board toward the BoD, BoM and shareholders**

For the 1<sup>st</sup> half of 2019, the Supervisory Board has implemented the tasks and functions in accordance with the Law on Credit Institutions, VietinBank's Charter, Regulations on organization and operation of the Supervisory Board as well as the orientation on operation of the Supervisory Board that was approved by the 2019 and term 2019-2024 AGM. Specifically, members of the Supervisory Board together with Internal Audit Department and assistant to the Supervisory Board hold regular monthly meetings. At these meetings, the Supervisory Board discussed and commented on issues related to business operations, governance and administration activities identified through the monitoring and auditing process of the Supervisory Board members and Internal Audit Department. At the same time, the Supervisory Board also assessed results of the assigned tasks and set up a specific work program every month, assigned to each member of the Supervisory Board and relevant departments.

Opinions of the Supervisory Board were conveyed to the BoD and the BoM through monthly monitoring reports and comments at the Board's meetings/briefings.

The results of implementing some specific tasks are as follows:

**2.1. Supervising business operations, compliance with law and VietinBank's Charter in**

### **management and administration of VietinBank; and implementing GMS's resolutions**

The Supervisory Board carried out regular and continuous monitoring activities through the following specific actions:

- ***Supervise the implementation of resolutions of the GMS, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings:*** The Supervisory Board regularly monitored the implementation of resolutions of the GMS, attended and express opinions at regular meetings of the BoD, briefings of the BoM. At these meetings, the Supervisory Board gave independent opinion and views on business performance data (compared with targets assigned by the GMS); shortcomings, risks in business operations and governance of VietinBank, then, proposing solutions to help BoD and BoM fulfil the plan assigned by the GMS and tasks need implementing to overcome shortcomings.
- ***Review of policy documents, BoD's resolutions:*** The Supervisory Board has assigned one member to review policy documents issued by the BoD & the CEO and BoD's resolutions/decisions sent to the Supervisory Board. After reviewing, the Supervisory Board found that the policy documents and BoD's resolutions/decisions are basically in accordance with law and VietinBank's Charter.
- ***Review audit reports of Internal Audit Department:*** Based on periodical internal audit findings reports and report on results of each internal audit session at units provided by the Internal Audit Department, the Supervisory Board reviewed and evaluated the issues recorded through audit activities, identified key issues, and transmitted them into the contents of reports to the BoD at regular meetings.

### **2.2. Appraisal of financial statements**

Performing the functions and duties stipulated in VietinBank's Charter and the Regulation on Organization and Operation of the Supervisory Board, for the 1<sup>st</sup> half of 2019, the financial statement appraisal team was set up to review the financial statements for full year 2018. The appraisal results was timely sent to the BoD and BoM to seek for approval at the GMS and making information disclosure in accordance with law.

### **2.3. Updating list of affiliated persons**

Updating the list of related persons of the BoD members, Supervisory Board members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank is carried out by the Supervisory Board periodically on the basis of coordination and information exchange with relevant departments namely the Secretariat to the BoD and Investor Relations. The updated results show that VietinBank's list of related persons in the first six months of 2019 has several changes compared to that of year end 2018 due to the election of new BoD and BoM at the 2019 and term 2019-2024 GMS. Specifically:

- Mr. Tran Van Tan – was elected to become VietinBank Board Member for the term 2019-2024, representative of 30% of State capital at VietinBank;
- Mr. Nguyen The Huan – resigned from the position of Head of Supervisory Board for the term 2014-2019 and was elected to become VietinBank Board Member for the term 2019-2024;

- Ms. Pham Thi Thanh Hoai – was elected to become VietinBank Board Member for the term 2019-2024;
- Mr. Cat Quang Duong, no longer being VietinBank Board Member for the term 2014-2019 from 23/4/2019;
- Mr. Phung Khac Ke, no longer being VietinBank Board Member for the term 2014-2019 from 23/4/2019;
- Ms. Le Anh Ha – was elected to become Member of the Supervisory Board of VietinBank for the term 2019-2024 and being elected Head of the Supervisory Board of VietinBank according to Resolution No. 01/NQ-BKS-2019 by the Supervisory Board;
- Mr. Nguyen Manh Toan – was elected to become Member of the Supervisory Board of VietinBank for the term 2019-2024;
- Ms. Nguyen Thi Anh Thu – was elected to become Member of the Supervisory Board of VietinBank for the term 2019-2024;
- Mr. Tran Minh Duc – no longer being Member of the Supervisory Board of VietinBank for the term 2014-2019 from 23/4/2019;
- Ms. Pham Thi Thom – no longer being Member of the Supervisory Board of VietinBank for the term 2014-2019 from 23/4/2019;

This list has been updated promptly by the Supervisory Board and recorded properly in accordance with regulations.

#### **2.4. Direction and supervision of internal audit's operations**

In the first 6 months of 2019, the Supervisory Board regularly directed and supervised the Internal Audit activities according to the approved functions, tasks and plans. At the end of 6 months, the Internal Audit Department has basically completed audits according to the approved plan. The results of implementing the tasks of the Internal Audit Department were reviewed and evaluated fully by the Supervisory Board on the basis of quantitative criteria and qualitative criteria to show the quality of the Internal Audit activities.

### **3. The coordination among the Supervisory Board with the BoD, BoM and other managers**

During the implementation of its supervisory role, the Supervisory Board coordinated activities with the BoD, BoM and other managers through petitions and direct exchanges at regular/extraordinary meetings or through written petitions for specific cases. In the first 6 months of 2019, cooperation relationship between the Supervisory Board and the BoD, BoM as well as other managers was carried out smoothly, in accordance with the provisions of Law, VietinBank's Charter and internal regulations.

### **4. Other activities of the Supervisory Board**

In the first 6 months of 2019, in addition to implementing the main functions and duties as prescribed by Law, VietinBank's Charter and internal regulations, the Supervisory Board directed the Internal Audit Department to supervise and speed up the implementation of inspection conclusions and audit reports of functional agencies for the bank as a legal entity.

## **IV. Training on corporate governance**

VietinBank always determines the important role of banking management in business

performance as well as the goal of safe and sustainable development. Therefore, VietinBank's BoD always pays special attention to updating new knowledge and corporate governance standards according to domestic and foreign practices to continuously improve, acquire, select and apply in practical situations of VietinBank's operation.

In the coming time, VietinBank will continue to study and deploy courses on corporate governance organized by the State Securities Commission and prestigious training institutions around the world for members of the BoD, BoM and all VietinBank's management levels to improve their knowledge of strategic management, aiming at building VietinBank as one of Vietnam's leading banks, promoting safe and sustainable development and proactive international integration.

**V. List of affiliated persons of VietinBank as specified in Clause 34, Article 6 of the Securities Law and transactions of affiliated persons of VietinBank with VietinBank**

**1. List of affiliated persons of VietinBank**

*(Details are in Appendix 1 attached to this Report)*

**2. Transactions between VietinBank and the affiliated persons or between VietinBank and major shareholders, internal persons and related person of internal person**

*(Details are in Appendix 2 attached to this Report)*

**3. Transaction between internal person of VietinBank and VietinBank's subsidiaries, or the company in which VietinBank takes controlling power: None**

**4. Transactions between VietinBank and other parties**

4.1. Transactions between VietinBank and the company that members of BoD, the Supervisory Board, CEO has been a founding member or members of BoD, CEO in three (03) years *(calculated at the time of reporting)*: None

4.2. Transactions between VietinBank and the company that related person of members of BoD, the Supervisory Board, CEO as a member of BoD, CEO: None

4.3. Other transactions of VietinBank *(if any)* may bring material or immaterial benefits for members of BoD, the Supervisory Board, the CEO: None

**VI. Transactions of internal persons and their affiliated persons**

**1. List of internal persons and their affiliated persons**

*(Details are in Appendix 3 attached to this Report)*

**2. Transactions of internal persons and their affiliated persons on CTG: None**

**VII. Other significant issues: None**

**LEGAL REPRESENTATIVE**

**CHAIRMAN OF THE BOD**



Le Duc Tho

APPENDIX 01 (Disclosure)  
LIST OF AFFILIATED PERSONS OF VIETINBANK

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
<i>I- BoD's members:</i>								
1	Le Duc Tho		Chairman of BoD			29/04/2014		- Appointed BoD member under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/4/2014; - Appointed Chairman of BoD (term 2014-2019) since 31/10/2018 under Resolution 568/NQ-HĐQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019 and appointed Chairman of BoD under Resolution No.118/NQ-HĐQT-NHCT1.2 dated 23/4/2019 by VietinBank's BoDs.
2	Tran Minh Binh		Board member CEO			08/12/2018		- Appointed BoD member under 2018's EGM Resolution No.19/NQ-ĐHĐCĐ dated 8/12/2018; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
3	Tran Van Tan		Board member			23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
4	Tran Thu Huyen		Board member			24/07/2014		- Appointed BoD member under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ on 24/7/2014; - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
5	Nguyen The Huan		Board member			23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
6	Pham Thi Thanh Hoai		Board member			23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
7	Hiroshi Yamaguchi		Board member Deputy CEO			17/4/2017		- Appointed BoD member under 2017's AGM Resolution No.17/NQ-ĐHĐCĐ on 17/4/2017. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
8	Hideaki Takase		Board member			21/04/2018		- Appointed BoD member under 2018's AGM Resolution No.18/NQ-ĐHĐCĐ on 21/4/2018. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
<b>II- Members of Board of Management</b>								
1	Tran Minh Binh		Board member CEO			28/05/2014		- Appointed Deputy CEO since 28/5/2014 under Decision No.6688/QĐ-HDQT-NHCT1 dated 28/5/2014 of VietinBank's BoD; - Appointed Acting CEO since 31/10/2018 under Decision No.1368/QĐ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD; - Appointed CEO since 8/12/2018 under Decision No.4468/QĐ-HDQT-NHCT1.2 dated 8/12/2018 of VietinBank's BoD. - Reappointed CEO since 23/4/2019 under Decision No.668/QĐ-HDQT-NHCT1.2 dated 23/4/2019 of VietinBank's BoD.
2	Nguyen Hong Van		Deputy CEO Head of Finance Division			08/12/2018		- Appointed Deputy CEO since 8/12/2018 under Decision No.4968/QĐ-HDQT-NHCT1.2 dated 8/12/2018 of VietinBank's BoD.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
3	Nguyen Hoang Dung		Deputy CEO			15/03/2011		- Appointed Deputy CEO under Decision No.188/QĐ-HDQT-NHCT1 dated 15/3/2011 of VietinBank's BoD. - Reappointed Deputy CEO under Decision No.1246/QĐ-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD
4	Nguyen Duc Thanh		Deputy CEO Head of Treasury Dealing and Capital Market Division			01/08/2012		- Appointed Deputy CEO under Decision No.1790/QĐ-HDQT-NHCT1 dated 1/8/2012 of VietinBank's BoD; - Reappointed Deputy CEO under Decision No.529/QĐ-HDQT-NHCT1.2 dated 11/9/2018 of VietinBank's BoD.
5	Tran Cong Quynh Lan		Deputy CEO Head of IT Center			05/03/2015		- Appointed Deputy CEO under Decision No.159/QĐ-HDQT-NHCT1 dated 3/3/2015 of VietinBank's BoD.
6	Nguyen Dinh Vinh		Deputy CEO Head of Risk Management Division			31/07/2015		- Appointed Deputy CEO under Decision No.1369/QĐ-HDQT-NHCT1.2 dated 30/7/2015 of VietinBank's BoD.
7	Le Nhu Hoa		Deputy CEO			01/08/2016		- Appointed Deputy CEO under Decision No.369/QĐ-HDQT-NHCT1.2 dated 1/8/2016 of VietinBank's BoD.
8	Hiroshi Yamaguchi		Board member Deputy CEO			15/05/2017		- Appointed Deputy CEO under Decision No.384/QĐ-HDQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD.
<b>III-</b>	<b>Member of Supervisory Board</b>							
1	Le Anh Ha		Head of Supervisory Board			23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
2	Nguyen Thi Anh Thu		Member of Supervisory Board			23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
3	Nguyen Manh Toan		Member of Supervisory Board			23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-DHĐCĐ dated 23/4/2019.
4	Nguyen The Huan		Former Head of Supervisory Board			14/04/2015	23/04/2019	- Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHĐCĐ dated 14/4/2015; - End of Supervisory Board term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
5	Pham Thi Thom		Former Member of Supervisory Board			29/04/2014	23/04/2019	- Appointed Supervisory board member under 2014's AGM Resolution No.12/NQ-DHĐCĐ dated 29/4/2014; - End of Supervisory Board term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
6	Tran Minh Duc		Former Member of Supervisory Board			14/04/2015	23/04/2019	- Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHĐCĐ dated 14/4/2015; - End of Supervisory Board term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
<b>IV- Chief Accountant</b>								
1	Nguyen Hai Hung		Chief Accountant			01/06/2011		Appointed Chief Accountant under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank's BoD. Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD.
<b>V- Subsidiaries</b>								
1	VietinBank Insurance Joint Stock Company					12/12/2002		
2	VietinBank Gold and Jewellery Trading Company Limited					25/11/2010		

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
3	VietinBank Money Transfer Company Limited					06/10/2011		
4	VietinBank Asset Management Company Limited					20/07/2010		
5	VietinBank Fund Management Company Limited (VietinBank Capital)					26/10/2010		
6	VietinBank Leasing Company Limited					26/01/1998		
7	VietinBank Security Joint Stock Company					01/09/2000		
8	VietinBank Laos Ltd.					31/07/2015		
<b>VI- Associated company</b>								
I	Indovina Bank					29/10/1992		

APPENDIX 02 (Disclosure)

TRANSACTIONS BETWEEN VIETINBANK AND THE AFFILIATED PERSONS OR BETWEEN VIETINBANK AND MAJOR SHAREHOLDERS, INTERNAL PERSONS AND RELATED PERSON OF INTERNAL PERSON

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			14/02/2019	Resolution No. 020/NQ-HDQT-NHCT44 dated 13/02/2019 on approval of the Directors and Officers Liability Insurance Contract (D&O) for the period 2019-2020 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			03/04/2019	Resolution No. 082/NQ-HDQT-NHCT2.1 dated 02/4/2019 on approval of the Contract for provision and utilization of payment services between VietinBank and VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			26/04/2019	Resolution No. 125/NQ-HDQT-NHCT2.1. dated 25/4/2019 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2019 - 2020 between VietinBank and VBI	-	
4	Indovina Bank Ltd. (IVB)	Associated company			10/05/2019	Resolution No. 134/NQ-HDQT-NHCT2.1 dated 04/5/2019 on approval of interbank contracts between VietinBank and IVB	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
5	VietinBank Laos Ltd.	Subsidiary Bank			12/06/2019	Resolution No. 153/NQ-HĐQT-NHCT2.1 dated 23/5/2019 on approval of interbank contracts between VietinBank and VietinBank Laos Ltd.	-	
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			31/05/2019	Resolution No. 156/NQ-HĐQT-NHCT2.1. dated 31/5/2019 on approval of Money Insurance Contract for VietinBank for the period 2019-2020 between VietinBank and VBI.		

APPENDIX 03 (Disclosure)  
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<i>J- Affiliated persons of BoDs' members</i>								
1	<b>Le Duc Tho</b>		<b>Chairman of BoD</b>			37.527	0,001008%	
1.1	Le Hoc Thuc		Father			0	0%	
1.2	Ngo Thi Soi		Mother			0	0%	
1.3	Tran Thi Minh Vy		Wife			11.949	0,000321%	
1.4	Le Minh Duc		Son			0	0%	
1.5	Le Minh An		Daughter			0	0%	
1.6	Le Trung Dung		Brother			0	0%	
1.7	Tran Thi Kim Thuy		Sister - in - law			0	0%	
1.8	Le Anh Tuan		Brother			0	0%	
1.9	Dang Thi Vinh Thanh		Sister - in - law			0	0%	
1.10	Le Kien Cuong		Brother			0	0%	
1.11	Nguyen Thi Thu Phuong		Sister - in - law			119.514	0,0032%	
1.12	State Bank of Vietnam		Representatives of 40% state ownership at VietinBank			960.081.982	25,79%	
2	<b>Tran Binh Minh</b>		<b>Board member CEO</b>			2.405	0,000065%	
2.1	Tran Minh Quyet		Father			0	0%	
2.2	La Thi Hien		Mother			0	0%	
2.3	Nguyen Thi Le Hang		Wife			0	0%	
2.4	Tran Quang Phu		Son			0	0%	
2.5	Tran Khanh Uyen		Daughter			0	0%	
2.6	Tran Thanh Tam		Sister			0	0%	
2.7	Phan Trong Tien		Brother - in - law			0	0%	
2.8	Tran Thien Ly		Sister			0	0%	
2.9	Le Thanh Liem		Brother - in - law			0	0%	
2.10	Tran Mai Huong		Sister			0	0%	
2.11	Duong Minh Hai		Brother - in - law			0	0%	
2.12	Tran Thanh Thuy		Sister			0	0%	
2.13	Tran Manh Tien		Brother			0	0%	
2.14	Mai Thi Quy		Sister - in - law			0	0%	
2.15	Tran Quoc Hiep		Brother			0	0%	
2.16	Duong Thi Do Quyen		Sister - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.17	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank			720.061.487	19.34%	
<b>3</b>	<b>Tran Van Tan</b>		<b>Board member</b>			<b>0</b>	<b>0%</b>	
3.1	Truong Thi Y		Mother			0	0%	
3.2	Vu Thi Thu Ha		Wife			0	0%	
3.3	Tran Truong Thao Van		Daughter			0	0%	
3.4	Tran Thi Phuong Anh		Daughter			0	0%	
3.5	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank			720.061.487	19.34%	
<b>4</b>	<b>Tran Thu Huyen</b>		<b>Board member</b>			<b>1.429</b>	<b>0%</b>	
4.1	Tran Dinh Mao		Father			0	0%	
4.2	Hoang Thi Ngan		Mother			0	0%	
4.3	Nguyen Huu Phuong		Husband			0	0%	
4.4	Nguyen Huu Duy Hoang		Son			0	0%	
4.5	Nguyen Lam Tam Anh		Daughter			0	0%	
4.6	Tran Duc Minh		Brother			0	0%	
4.7	Luong Thanh Chuyen		Sister - in - law			0	0%	
4.8	Tran Tien Duy		Brother			98	0,0000026%	
4.9	Tran Thi Hong Hanh		Sister - in - law			0	0%	
<b>5</b>	<b>Nguyen The Huan</b>		<b>Board member</b>			<b>0</b>	<b>0%</b>	
1.1	Nguyen The Hung		Father			0	0%	
1.2	Chu Thi Dao		Mother			0	0%	
1.3	Nguyen Thi Phuong Chi		Wife			0	0%	
1.4	Nguyen Anh Phuong		Daughter			0	0%	
1.5	Nguyen Hoang Nam		Son			0	0%	
1.6	Nguyen Thuy Nga		Sister			0	0%	
1.7	Hoang Van Lien		Brother - in - law			0	0%	
1.8	Nguyen The Huy		Brother			0	0%	
1.9	Pham Thi Minh Tu		Sister - in - law			0	0%	
<b>6</b>	<b>Pham Thi Thanh Hoai</b>		<b>Board member</b>			<b>92</b>	<b>0,000002%</b>	
6.1	Pham Tien Hung		Father			0	0%	
6.2	Nguyen Thi Nhuan		Mother			0	0%	
6.3	Pham Thi Thanh Huyen		Sister			0	0%	
6.4	Huynh Duc Thang		Brother - in - law			0	0%	
6.5	Pham Thi Thuy Hang		Sister			0	0%	
6.6	VietinBank Leasing Company Limited		Chairman					
<b>7</b>	<b>Hiroshi Yamaguchi</b>		<b>Board member Deputy CEO</b>			<b>0</b>	<b>0%</b>	
7.1	Zenshi Yamaguchi		Father					

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
7.2	Futami Yamaguchi		Mother			0	0%	
7.3	Masae Yamaguchi		Wife			0	0%	
7.4	Rina Yamaguchi		Daughter			0	0%	
7.5	Ema Yamaguchi		Daughter			0	0%	
7.6	Yasutaka Yamaguchi		Brother			0	0%	
7.7	Shizuko Yamaguchi		Sister - in - law			0	0%	
7.8	Yoko Kase		Sister			0	0%	
7.9	Hisao Kase		Brother - in - law			0	0%	
<b>6</b>	<b>Hideaki Takase</b>		<b>Board member</b>			<b>0</b>	<b>0,000000%</b>	
6.1	Masaaki Takase		Father			0	0%	
6.2	Sumiko Takase		Mother			0	0%	
6.3	Naoko Takase		Wife			0	0%	
6.4	Hiroaki Takase		Son			0	0%	
6.5	Haruaki Takase		Son			0	0%	
6.6	Naoaki Takase		Brother			0	0%	
6.7	Takako Takase		Sister - in - law			0	0%	
6.8	Misako Mizobuchi		Sister			0	0%	
6.9	Toshiaki Mizobuchi		Brother-in-law			0	0%	
6.10	MUFG Bank, Ltd		BoM Member and Head of Global Planning Division					
<b>II- Affiliated persons of Board of Management's members</b>								
<b>1</b>	<b>Tran Binh Minh</b>		<b>Board member CEO</b>			<b>2.405</b>	<b>0,000065%</b>	
<i>(Please refer to Section 1.2)</i>								
<b>2</b>	<b>Hiroshi Yamaguchi</b>		<b>Board member Deputy CEO</b>			<b>0</b>	<b>0%</b>	
<i>((Please refer to Section 1.7))</i>								
<b>3</b>	<b>Nguyen Hong Van</b>		<b>Deputy CEO Head of Finance Division</b>			<b>4.050</b>	<b>0,000109%</b>	
3.1	Nguyen Minh Khanh		Father					
3.2	Vo Hai Duong		Mother					
3.3	Nguyen Manh Cuong		Husband			0	0%	
3.4	Nguyen Si Nguyen		Son			0	0%	
3.5	Nguyen Hong Lam		Brother			0	0%	
3.6	Pham Thuy Linh		Sister - in - law			0	0%	
3.7	VietinBank Insurance Joint Stock Company		Chairman of BoD					
3.8	VietinBank Gold and Jewellery Trading Company Limited		Chairman of BoD					

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
3.9	Vietnam Gold Business Association		Central Executive Committee member					
4	<b>Nguyen Hoang Dung</b>		<b>Deputy CEO</b>			1.024	0,000028%	
4.1	Nguyen Van Dong		Father			0	0%	
4.2	Tran Thi Xua		Mother			0	0%	
4.3	Le Thi Nga		Wife			0	0%	
4.4	Nguyen Le Quynh		Daughter			0	0%	
4.5	Nguyen Le Huy Bao		Son			0	0%	
4.6	Nguyen Le Thuy		Sister			0	0%	
4.7	Nguyen Le Tuyet		Sister			0	0%	
4.8	Tran Thanh Licm		Brother - in - law			0	0%	
4.9	Nguyen Le Anh		Sister			0	0%	
4.10	Nguyen Hoang Vinh		Brother			0	0%	
4.11	Nguyen Hoang Vien		Brother			0	0%	
4.12	Vu Thi An		Sister - in - law			0	0%	
4.13	Nguyen Le Hong		Sister			0	0%	
4.14	Nguyen Tran Hoa Binh		Brother			11	0,0000003%	
4.15	Mai Kim Loan		Sister - in - law			0	0%	
5	<b>Nguyen Duc Thanh</b>		<b>Deputy CEO Head of Treasury Dealing and Capital Market Division</b>			0	0%	
5.1	Tran Thi Nhung		Mother			0	0%	
5.2	Hoang Viet Phuong		Wife			6	0,0000002%	
5.3	Nguyen Minh Nga		Daughter			0	0%	
5.4	Nguyen Hoang Quan		Son			0	0%	
5.5	Nguyen Thi Lien		Sister			0	0%	
5.6	Nguyen Duc Huyen		Brother			0	0%	
5.7	Duong Thi Thai Ha		Sister - in - law			0	0%	
5.8	Nguyen Thi Khoa		Sister			0	0%	
5.9	Nguyen Duc Huy		Brother			0	0%	
5.10	Nguyen Thi Hien		Sister - in - law			0	0%	
5.11	Nguyen Duc Thanh		Brother			0	0%	
5.12	Do Thi Lan		Sister - in - law			0	0%	
5.13	Nguyen Thi Minh Thuy		Sister			0	0%	
5.14	Nguyen Viet Hoa		Brother - in - law			0	0%	
5.15	VietinBank Laos		Chairman of BoD			0	0%	
6	<b>Tran Cong Quynh Lan</b>		<b>Deputy CEO Head of IT Center</b>			0	0,000000%	
6.1	Tran Cong Minh		Father			0	0%	
6.2	Cao Thi Kim Dung		Mother			0	0%	
6.3	Huynh Nu Tram Anh		Wife			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
6.4	Tran Cong Quoc Khai		Son			0	0%	
6.5	Tran Cong Khai Ky		Son			0	0%	
6.6	Tran Cong Duy Long		Brother			0	0%	
6.7	Tran Thu Trang		Sister - in - law			0	0%	
6.8	Tran Cong Thien Qui		Brother			0	0%	
6.9	Tran Nguyen Thuy Duong		Sister - in - law			0	0%	
6.10	Tran Cong Bao Phung		Brother			0	0%	
6.11	Tran Kanako		Sister - in - law			0	0%	
6.12	Tran Kim Quynh Tien		Sister			0	0%	
7	Nguyen Dinh Vinh		<b>Deputy CEO Head of Risk Management</b>			0	0%	
7.1	Nguyen Dinh Thao		Father			0	0%	
7.2	Vo Thi Hanh Thuc		Mother			0	0%	
7.3	Mai Thanh Loan		Wife			0	0%	
7.4	Nguyen Mai Chi		Daughter			0	0%	
7.5	Nguyen Dinh Son		Brother			0	0%	
7.6	Nguyen Vu Dieu Nga		Sister - in - law			0	0%	
7.7	VietinBank Money Transfer Company Limited		Chairman of BoD					
8	<b>Le Nhu Hoa</b>		<b>Deputy CEO</b>			27.692	0,000744%	
8.1	Le Xuan Son		Father			283	0,000008%	
8.2	Tran Thi Thuoc		Mother			0	0%	
8.3	Pham Duy Binh		Husband			0	0%	
8.4	Pham Thi Thuy Duong		Daughter			0	0%	
8.5	Pham Thi Bao Chau		Daughter			0	0%	
8.6	Pham Duc Luong		Son			0	0%	
8.7	Le Thanh Mai		Sister			17.208	0,000462%	
8.8	Nguyen Huy Oanh		Brother - in - law			0	0%	
8.9	Le Hai Hiep		Brother			0	0%	
8.10	Do Thi Thu Hang		Sister - in - law			0	0%	
<b>III- Affiliated persons of Supervisory Board Members</b>								
1	<b>Le Anh Ha</b>		<b>Head of Supervisory Board</b>			3.104	0,000083%	
1.1	Le Huu Dien		Father			0	0%	
1.2	Dang Thi Luyen		Mother			0	0%	
1.3	Trinh Quoc Hung		Husband			0	0%	
1.4	Trinh Ha Anh		Child			0	0%	
1.5	Le Huu Tham		Brother			0	0%	
1.6	Le Thi Ha		Sister-in-law			0	0%	
1.7	Le Huu Thanh		Brother			0	0%	
1.8	Nguyen Thuy Ha		Sister-in-law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2	<b>Nguyen Thi Anh Thu</b>		<b>Member of Supervisory Board</b>			36	0,000001%	
2.1	Nguyen Van Thang		Father			0	0%	
2.2	Bui Thi My		Mother			0	0%	
2.3	Le Anh Tuan		Husband			0	0%	
2.4	Le Tuan Minh		Son			0	0%	
2.5	Le Tuan Dung		Son			0	0%	
2.6	Nguyen Cong Thanh		Brother			0	0%	
2.7	Le Bich Thuy		Sister-in-law			0	0%	
2.8	Nguyen Quoc Trung		Brother			0	0%	
3	<b>Nguyen Manh Toan</b>		<b>Member of Supervisory Board</b>			0	0%	
3.1	Nguyen Van Luu		Father			0	0%	
3.2	Tran Thi Thanh		Mother			0	0%	
3.3	Truong Thi Thu Giang		Wife			0	0%	
3.4	Nguyen Thu An		Daughter			0	0%	
3.5	Nguyen Thu Ha		Daughter			0	0%	
3.6	Nguyen Thi Lap		Sister			0	0%	
3.7	Cong Xuan Mui		Brother-in-law			0	0%	
3.8	Nguyen Huu Phuong		Brother			0	0%	
3.9	Nguyen Thi Ngoc Thuy		Sister-in-law			0	0%	
3.10	Nguyen Thi Thuy		Sister			0	0%	
3.11	Pham Trung Dung		Brother-in-law			0	0%	
<b>IV- Affiliated of Chief Accountant</b>								
1	<b>Nguyen Hai Hung</b>		<b>Chief Accountant</b>			19.288	0,000518%	
1.1	Nguyen Minh Chau		Father			0	0%	
1.2	Nguyen Thi Lieu		Mother			0	0%	
1.3	Tran Thanh Phuong		Wife			2.865	0,000077%	
1.4	Nguyen Phuong Ngan		Daughter			0	0%	
1.5	Nguyen Minh Nghia		Son			0	0%	
1.6	Nguyen Manh Ha		Brother			0	0%	