



**SAIGON – HANOI  
COMMERCIAL JS BANK**

**SOCIALIST REPUBLIC OF VIETNAM**

**Independence - Freedom - Happiness**

No.: *01*./2025/BC-SHB

*Hanoi, 22/01/2025*

**CORPORATE GOVERNANCE REPORT OF LISTED COMPANY  
(Year 2024)**

**To:** - The State Securities Commission  
- Ho Chi Minh City Stock Exchange

- Company name: Saigon - Hanoi Commercial Joint Stock Bank
- Head office address : No. 77 Tran Hung Dao, Hoan Kiem District, Hanoi City
- Phone : 024 3942 3388 Fax: 024 3941 1086 Email:
- Charter capital : 36,629,085,420,000 VND
- Ticker code : SHB
- Corporate governance structure: Annual General Meeting of Shareholders, Board of Directors (BOD), Board of Supervisors (BOS) and Chief Executive Officer (CEO).
- Internal audit: has been performed.

**I. Activities of the Annual General Meeting of Shareholders**

On April 25, 2024, Saigon – Hanoi Commercial Joint Stock Bank (SHB) successfully convened its 32<sup>nd</sup> Annual General Meeting of Shareholders (AGM) for 2024. The meeting concluded with the approval of Resolution No. 01/NQ-DHCD, which encompasses the following key points:

1. Approval of the Board of Directors (BOD) Report on the 2023 Performance and the 2024 Business Direction;
2. Approval of the Board of Management (BOM) Report on the 2023 Business Results and the 2024 Business Plan;
3. Approval of the Board of Supervisors (BOS) Report on the 2023 Performance and the 2024 Priorities;
4. Approval of the 2023 Profit Distribution Plan;
5. Approval of an increase in charter capital through stock dividend issuance;
6. Approval of SHB bond listing;
7. Approval of amendments to the charter and internal documents

8. Approval of the resignation of the BOD members for the 2022-2027 term;
9. Approval of the selection of an independent auditor for the 2024 financial statements;

**II. The Board of Directors:**

**1. Details of the BOD members for the 2022-2027 term as of 2024**

No.	Board Member	Position	Date of Election/Resignation	
			Date of election	Date of resignation
1	Mr. Do Quang Hien	Chairman – Non-executive	Re-elected by the AGM on 20/04/2022	
2	Mr. Do Duc Hai	Vice Chairman – Executive	Elected by the AGM on 11/04/2023	25/04/2024
3	Mr. Do Quang Vinh	Vice Chairman – Executive	Elected by the AGM on 11/04/2023	
4	Mrs. Ngo Thu Ha	BOD member – Executive	Elected by the AGM on 11/04/2023	
5	Mr. Thai Quoc Minh	BOD member – Non-executive	Re-elected by the AGM on 20/04/2022	
6	Mr. Pham Viet Dan	BOD member – Non-executive	Elected by the AGM on 11/04/2023	
7	Mr. Do Van Sinh	Independent member of BOD – Non-executive	Re-elected by the AGM on 20/04/2022	
8	Mr. Haroon Anwar Sheikh	Independent member of BOD – Non-executive	Elected by the AGM on 11/04/2023	25/04/2024

**2. The Board meetings in 2024**

No.	Board Member	Number of meetings attended	Attendance percentage	Reason for absence
1	Mr. Do Quang Hien	9/9	100%	
2	Mr. Do Quang Vinh	9/9	100%	
3	Mr. Thai Quoc Minh	9/9	100%	
4	Mr. Do Van Sinh	9/9	100%	
5	Mrs. Ngo Thu Ha	9/9	100%	
6	Mr. Do Duc Hai	6/9	66.7 %	- On April 25, 2024, the AGM approved Mr. Hai's resignation as Board member for the 2022–2027 term.
7	Mr. Pham Viet Dan	9/9	100%	
8	Mr. Haroon Anwar Sheikh	01/ 9	11.1 %	- Prior to April 25, 2024: absent due to an approved leave of absence; - On April 25, 2024, the AGM approved Mr. Haroon's resignation as Board member for the 2022–2027 term.

### 3. The Board of Directors' oversight of the Board of Management

The Board of Directors' (BOD) oversight over the Board of Management (BOM) is conducted in strict accordance with the provisions of the Law, the SHB Charter, the BOD Organization and Operation Regulations, and the Bank's internal governance framework.

The BOD maintains close oversight of all business activities of the Bank, providing guidance, direction, and supervision to the BOM in implementing business plans tailored to each phase of operation. This ensures the Bank operates safely, efficiently, and effectively, fulfilling the objectives and plans set forth by the AGM.

Each member of the BOD is tasked with specific oversight responsibilities based on their expertise, experience, and capabilities. These assignments focus on key operational areas, contributing to the Bank's improved performance and governance.

In 2024, the BOD held nine in-person meetings and sought written feedback from members on matters within its authority to facilitate prompt and informed decision-making.

The BOD actively participated in discussions with the BOM, Divisions/Departments/Centers, and branches to gain a clear understanding of the business situation. This allowed for the timely resolution of challenges, fostering business growth and ensuring sustainable development.

To ensure effective oversight, the BOD reviewed periodic reports from the BOM, proposals and reports from the BOS and the Internal Audit Division. This approach ensured that the Board's oversight complied with legal and regulatory standards while fostering operational stability and sustainable growth. Furthermore, the Board committees and departments provided regular updates on their responsibilities, enabling the BOD to remain well-informed on all aspects of the Bank's operations. These updates ensured compliance with the AGM's Resolutions and legal requirements, contributing to a robust governance framework

#### **4. Performance of the Board committees**

The Board Committees and Councils were established to provide timely direction and oversight of the performance of the Board of Management (BOM) in business development.

Currently, SHB has several Committees and Councils, including the Strategy Committee (StratCo), Human Resources Committee (HRC), Risk Management Committee (RMC), and Internal Security Department (ISD), which serve as advisory bodies to the BOD. The establishment of these Committees and Councils is in compliance with the regulations of the State Bank of Vietnam (SBV) and applicable laws. Their operations are governed by the Regulations on the Organization and Operation of Committees and Councils, as issued by the BOD.

##### **4.1 The Strategy Committee (StratCo)**

The Strategy Committee (StratCo) operates under the Board of Directors (BOD), advising and supporting the BOD in establishing vision, strategic orientation, planning, and monitoring the implementation of SHB's strategies through transformative initiatives.

In 2024, StratCo will continue to fulfill its advisory role in alignment with the strategic direction set by the BOD, with a focus on the following key tasks:

- Advising the BOD in formulating vision and strategic objectives, considering both global and national economic outlooks, while drawing insights from trends adopted by modern and advanced banks worldwide.
- Developing and planning growth strategies that align with SHB's core strengths, while overseeing the Board of Management (BOM) and Bank-wide departments in the implementation of projects related to business strategy development, information technology, and digital transformation, as part of the Bank's innovation and modernization efforts;
- Collaborating with domestic and international consultancy firms and providing recommendations to the BOD for selecting consultancy partners that align with overall strategic goals and the specific objectives of each phase;
- Acting as the central contact point for evaluating and reporting on the outcomes of strategy implementation, proposing necessary strategic adjustments, and promoting the execution of strategies to achieve the objectives set by the BOD;
- Researching and proposing institutional and policy solutions to the BOD to enhance operational efficiency in the Bank's governance and management processes;

#### *4.2 The Human Resources Committee (HRC)*

The HRC operates under the BOD, advising and assisting the BOD in fulfilling its duties and exercising its powers related to human resources. In 2024, the HRC fulfilled its advisory and support role to the BOD in the following areas:

- Reforming mechanisms and policies concerning personnel, labor management, wages, and benefits to improve productivity, motivate employees, and strengthen engagement.
- Streamlining policies and procedures.
- Leveraging information technology and digitalization in human resource management to improve employee experiences, accelerate processing times, and ensure transparency and accessibility.
- Promoting employee performance through awards and competitions, enhancing oversight of labor compliance, and maintaining a fair system of rewards and disciplinary actions.
- Reviewing and evaluating personnel for positions within the appointment authority of the BOD, along with executing other tasks assigned by the BOD..

#### *4.3 The Risk Management Committee (RMC)*

Implementing the 2024 action plan, the RMC held 04 periodic meetings, 01 meeting on information technology risks, and multiple working sessions with the BOS, the BOM,

and the divisions/departments to monitor, evaluate, and advise on risk management measures.

Thereby, the RMC has proposed resolutions and advised the BOD on key risk management issues:

- Propose and supervise the implementation of information technology risk management solutions: Maintain continuous operation of the IT system; implement Decision No. 2345/QD-NHNN dated December 18, 2024, of the Governor of the SBV on implementing security solutions in online payment and card payment; and propose the establishment of a dedicated department to manage system data;
- Consult completing the structure and organization of risk-related divisions: Complete the Debt Handling Division structure and establish the Legal and Compliance Division to perform compliance functions under Circular No. 13/2018/TT-NHNN dated May 18, 2018, of the Governor of the SBV on internal control for commercial banks and foreign bank branches;
- Supervise and advise on risk-weighted asset management: Oversee the project to calculate risk-weighted assets using the IRB method and approve the strategic direction of risk-weighted asset management in 2024;
- Monitor asset classification: Advise and propose monitoring asset classification and recommend the establishment of a dedicated debt-handling department to ensure compliance with Circular No. 31/2024/TT-NHNN dated June 30, 2024, of the Governor of the SBV on asset classification for commercial banks, non-bank credit institutions, and foreign bank branches;
- Amend risk and credit policies: Advise and approve amendments to risk management and credit policies to ensure compliance with the Law on Credit Institutions 2024 and guiding circulars of the SBV;
- Advise on the implementation of environmental and social risk management (ESG), and fulfill risk management with various development financial institutions;
- Propose centralized risk management measures for customers with outstanding debt of 5% or more of equity capital, following Circular No. 52/2018/TT-NHNN dated December 31, 2018, of the Governor of the SBV (amended and supplemented) regulating credit institution ratings.

In 2025 and beyond, the RMC will continue to strengthen its personnel and focus on enhancing its oversight role in senior management. The committee will prioritize:

- Comprehensive oversight of risk management across the bank.
- Refining and updating risk management policies and internal control systems.
- Implementing risk management projects and complying with Basel III standards

#### **4.4 The Internal Security Department (ISD)**

The Internal Security Department (ISD) operates as a unit under the BOD, tasked with advising and assisting the Chairman of the BOD/BOD to ensure safety and security across SHB and its affiliates/subsidiaries in 2024. Key activities include:

- Advising the BOD on developing strategies and policies for safety and security across the banking system.
- Advising functional departments on strengthening supervision and control in IT operations
- Advising administrative and risk management departments on developing contingency plans to address potential disruptions, including crowd gatherings that cause disruption to the bank operation and armed robberies at SHB's offices and branches.
- Conducting investigations and collecting information related to suspected violations at SHB Headquarters and branches to reduce risks and losses.
- Collaborating with the Debt Handling Steering Committee to address debt collection challenges and recommending handling solutions
- Proposing measures to enhance the bank's overall risk management framework
- Inspecting and proposing internal and external security measures for Bankwide transaction locations.
- Recommending solutions to improve information security and ensure the confidentiality of customer data.
- Coordinating with relevant departments to inspect and oversee compliance with internal policies and regulatory requirements
- Submitting quarterly reports on ISD activities to the Chairman of the BOD. Preparing ad hoc reports including proposed measures and solutions to address specific challenges and maintain operational security

#### **5. Resolutions of the BOD**

In 2024, SHB's BOD issued 29 resolutions, the details of which are provided in Annex 01 attached here with

### **III. The Board of Supervisors (BOS)**

#### **1. Details of the members of the BOS for the 2022-2027 term:**

No.	Member	Position	Date of Election/Resignation	Qualification
1	Mr. Pham Hoa Binh	Head of the BOS	Re-elected by the AGM on April 22, 2022	Bachelor of Economics, major in Credit Finance -

				Banking Academy - Ho Chi Minh City Branch.
2	Mrs. Le Thanh Cam	Member	Re-elected by the AGM on April 22, 2022	Bachelor of Economics, major in Finance and Banking - National Economics University, Hanoi.
3	Mr. Vu Xuan Thuy Son	Board Member	Elected by the AGM on April 22, 2022	Bachelor of Economics, major in Finance and Banking - National Economics University, Hanoi.

## 2. The BOS meeting in 2024:

No.	Member	Number of meetings attended	Attendance percentage	Voting percentage	Reason for absence
1	Mr. Pham Hoa Binh	04/04	100%	100%	
2	Mrs. Le Thanh Cam	04/04	100%	100%	
3	Mr. Vu Xuan Thuy Son	04/04	100%	100%	

In 2024, the BOS held four meetings, one at the beginning of each quarter. All BOS members attended the meetings.

## 3. Overseeing the BOD, CEO and shareholders:

### 3.1. Overseeing the BOD

The BOS comprehensively and regularly oversees the BOD, focusing on key areas such as: providing direction for the implementation of business strategies, promoting safe and sustainable development to achieve strategic goals in 2024; organizing and executing the resolutions of the AGM; senior management oversight of the BOD; overseeing risk management and compliance controls, including anti-corruption and internal fraud measures within the BOD; and the BOD's direction towards the CEO and other departments within its authority.

Other tasks include: supervising the issuance of new, timely amendments and supplements to policies, regulations, internal rules, and processes under the BOD's authority, ensuring compliance with legal provisions and SHB's internal standards; overseeing the approval and implementation of investment projects, the purchase and



sale of fixed assets, contracts, and other transactions under the decision-making authority of the AGM and the BOD; and monitoring compliance with safety regulations as outlined in Chapter VII of the Law on Credit Institutions No. 32/2024/QH15, dated January 18, 2024, effective from July 1, 2024.

The BOD has fully exercised the powers and duties prescribed by law, SHB's Charter, internal governance regulations, and the BOD's organizational and operational guidelines, demonstrating responsibility and efficiency. It issued and directed the CEO to implement the Resolutions of the 2024 AGM, focusing on executing strategies, investments, key projects, and modernizing the bank to develop SHB's business activities in a comprehensive and effective manner. Board members proactively carried out their assigned tasks, with each member providing updates on their task progress at regular BOD meetings.

### *3.2. Overseeing the CEO:*

The BOS regularly oversees the CEO, focusing on key areas such as: the CEO's implementation of the BOD's instructions, ensuring compliance with legal provisions and SHB's regulations; the CEO's management, operations, and high-level supervision; the execution of solutions to implement the 2024 business plan, including innovations and improvements in organizational structure and internal regulations; bank transformation, development of Digital Banking, and technology modernization; risk management aligned with international standards; internal control and compliance; anti-corruption and anti-money laundering measures; and human resource management.

Other tasks include: overseeing the timely issuance of amendments and supplements to internal regulations and processes under the CEO's authority, in accordance with legal provisions and SHB's policies; ensuring compliance with regulations on restrictions to maintain safety in SHB's operations, as prescribed in Chapter VII of the Law on Credit Institutions No. 32/2024/QH15, among others.

It is evident that the CEO has fully performed the powers and duties as prescribed in the SHB Charter and relevant laws, promptly implementing the directions and instructions of the BOD. The CEO has focused on executing the Bank's development strategy to ensure comprehensiveness, driving digital transformation and digital banking as part of the modernization process. Additionally, the CEO has implemented the recommendations and proposals of the BOS and adhered to the senior management role in areas such as risk management, internal control, and internal assessment of capital adequacy and safety indicators in banking operations, ensuring the sustainable and effective operation.

### *3.3. Overseeing shareholders:*

The BOS monitors the proportion of shareholders owning 1% or more of SHB's charter capital, including related parties of BOD members, BOS members, and the CEO, as well as other individual shareholders, to ensure that the capital contribution ratio complies with the provisions of the law, the SBV, and SHB's Charter.

**4. Collaboration between the BOS and the BOD, the BOM, and the senior management:**

**4.1. *Collaboration between the BOS and the BOD:***

- The BOS provides the BOD with periodic performance reports in accordance with the SHB Charter and SHB Internal Governance Regulations.
- The BOS provides recommendations and suggestions to the BOD on matters related to governance, the development of institutional systems, policies, and personnel under the BOD's authority; and engages in discussions with the BOD during quarterly meetings to address areas for improvement in governance and the development of the bank's internal control system.
- The BOD directs the relevant departments to implement the recommendations and proposals of the BOS as needed.
- The BOS reviews and implements various matters as requested by the BOD in auditing and inspecting activities/departments.

**4.2. *Collaboration between the BOS and the CEO:***

- The BOS regularly engages with the SHB CEO to discuss potential risks in banking operations, as outlined in the SHB Charter and SHB Internal Governance Regulations. The BOS proposes and recommends that the CEO promptly provide reports and necessary documentation to the BOS. Additionally, the BOS monitors and directs departments to address and rectify violations as recommended, while reporting on the results of implementation, contributing to the safety and efficiency of SHB's operations.
- Coordinate with the CEO and relevant functional departments to conduct an independent review of the 2023 Financial Report.
- The CEO directs the relevant departments to implement the recommendations and proposals of the BOS.

**4.3. *Collaboration between the BOS and the Internal Audit Division (IAD):***

- The BOS directly oversees, manages, and supervises the activities of the IAD in compliance with the law and SHB's internal regulations.
- Ensure the 2024 Internal Audit Plan is executed on time, with quality and efficiency, and provide recommendations to mitigate risks, ensuring the safety and efficiency of SHB's operations.
- Direct the IAD to review, revise, and update internal audit regulations to comply

with the Law on Credit Institutions No. 32/2024/QH15 and other relevant SHB regulations.

- Implement decisions on appointment and resignation of IAD personnel.
- The BOS sends representatives to attend all monthly IAD meetings to stay informed and promptly provide instructions and solutions to any arising issues.

**5. Other activities of the BOS (if any):**

- Issuance of internal regulations for the BOS and IAD: The BOS has revised the Regulations on the organization and operation of the BOS to comply with the new Law on Credit Institutions and SHB's Charter. These regulations were approved by the 2024 AGM.
- Continue to review, issue, supplement, and amend documents related to IAD performance to ensure compliance with current laws, SBV regulations, and SHB policies
- Perform other duties and exercise powers as prescribed in the Charter, SHB's internal regulations, and applicable laws.

**IV. The Board of Management (CEO and Deputy CEOs)**

No.	Full Name & Title	Date of birth	Qualification	Date of appointment/ resignation
1	Mrs. Ngo Thu Ha CEO	26/10/1973	PhD in Economics	01/09/2022
2	Mr. Le Dang Khoa Deputy CEO	18/08/1974	Master of Business Administration	10/04/2009
3	Mr. Nguyen Huy Tai Deputy CEO	03/02/1974	Bachelor of Economics, Bachelor of Law	18/02/2013
4	Mrs. Ninh Thi Lan Phuong Deputy CEO	12/10/1974	Master of Finance – Credit	08/06/2012
5	Mr. Do Duc Hai Deputy CEO	13/02/1982	Bachelor of Finance – Banking	28/01/2021
6	Mr. Do Quang Vinh Deputy CEO	23/08/1989	Master of Finance and Management	30/10/2021
7	Mrs. Hoang Thi Mai Thao Deputy CEO	19/08/1973	Master	Be appointed on 08/01/2021 and resigned on 11/10/2024

No.	Full Name & Title	Date of birth	Qualification	Date of appointment/ resignation
8	Mr. Luu Danh Duc Deputy CEO	26/7/1973	Master of Information Technology	Be appointed on 01/09/2022 and resigned on 18/12/2024

#### V. Chief Accountant

No.	Full name	Date of birth	Qualification	Date of appointment
1	Ngo Thi Van	30/11/1980	Master of Economics	11/11/2014

#### VI. Corporate governance training

SHB Bank consistently prioritizes participation in corporate governance training courses organized by the Stock Exchange and the State Securities Commission to stay updated and enhance knowledge on governance practices in line with legal regulations and global best practices.

From 2018 to the present, SHB has facilitated training for 31 staff members, including BOD, BOS, and BOM members, department heads at the headquarters, BOD Office staff, corporate governance officers, and assistants/secretaries of the BOD/BOM. These employees completed courses on Corporate Governance and received certification in compliance with regulations. Additionally, members of the BOD and BOD Office staff participated in courses focused on governance according to international standards, strategic management, and modern management architecture, as well as conferences on improving corporate governance in listed companies on the Vietnamese stock market.

Moreover, SHB has implemented training programs aimed at enhancing the management and governance skills of the bank's leadership and management personnel across all levels. The bank also sends management staff to participate in various training courses, seminars, and programs organized by the Stock Exchange, the State Securities Commission, regulatory bodies, and prestigious domestic and international organizations. These programs ensure that staff stay updated on changes in relevant laws and corporate governance practices while enhancing their management and operational skills.

In 2024, SHB carried out numerous initiatives to improve the management and governance capabilities of its leadership team:

- In partnership with Hanoi National Economics University and Ho Chi Minh City National University, SHB conducted the "Effective Branch Director" training program for nearly 300 Branch Directors/Deputy Directors.
- Focused on enhancing the quality of courses on internal eLearning platform to improve the learning experience, with 15 management and leadership skill courses standardized and deployed for 630 managers of various levels.
- Additionally, 477 staff members attended courses covering legal updates, credit, banking management, information technology, and digital technology.

**VII. List of related parties of SHB and related-party transactions:**

1. List of related parties: Please see Annex 02 attached herewith.
2. Transactions with related parties, major shareholders, insiders and related parties of insiders: Please see Annex 03 attached herewith
3. Transactions among insiders or their related parties with SHB's subsidiaries or companies that SHB has a controlling interest: None
4. Transactions with other entities:
  - 4.1 Transactions with companies where members of the Board of Directors, Board of Supervisors, Chief Executive Officer/Director, or other managers are founding members or served on those boards or held role as Chief Executive Officer/Director within the last three years: Please see Annex 04 attached herewith.
  - 4.2 Transactions with companies where related parties of members of the Board of Directors, Board of Supervisors, Chief Executive Officer/Director, or other managers are founding members or served on those boards or held role as Chief Executive Officer/Director: Please see Annex 04 attached herewith.
  - 4.3 Other transactions that may provide material or non-material benefits to members of the Board of Directors, Board of Supervisors, Chief Executive Officer, or other managers: None

**VIII. Stock transactions of insiders and related parties of insiders:**

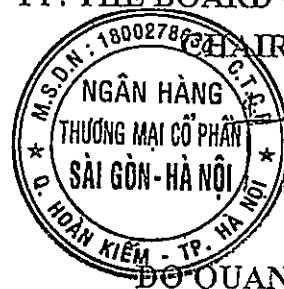
1. The list of insiders and related parties: Please see Annex 05 attached herewith
2. The list of stock transactions of SHB insiders and related parties: Please see Annex 06 attached herewith

**IX. Other significant issues: No.**

Recipients :

- As above;
- Archived at Admin & BOD office

PP. THE BOARD OF DIRECTORS



Đ. QUANG HIEN

*Handwritten signature/initials*

**ANNEX 01**  
**RESOLUTIONS OF THE BOD IN 2024**

(Attached to Report No. 04 /2025/BC-SHB dated 22 /01/2025)

No.	Resolution Number	Dated	Description	Approval ratio
1	01/NQ-HĐQT	15/01/2024	Approve amendments to credit extension requirements for corporate clients	100%
2	02/NQ-HĐQT	17/01/2024	Approve the extension of guarantee limit for corporate clients	100%
3	03/NQ-HĐQT	23/01/2024	Approve the loan repayment plan of the next tranche of IFC Loan A	100%
4	04/NQ-HĐQT	30/01/2024	Approve the handling of remaining shares under Employee Stock Option Programme (ESOP)	100%
5	05/NQ-HĐQT	21/02/2024	Approve the distribution of remaining shares under Employee Stock Option Programme (ESOP)	100%
6	06/NQ-HĐQT	23/02/2024	Prepare the list of shareholders and organize the 2024 Annual General Meeting of Shareholders	100%
7	07/NQ-HĐQT	28/02/2024	Sign and renew the Banker Blanket Bond and Professional Liability Insurance at SHB for 2024.	100%
8	08/NQ-HĐQT	06/03/2024	Identify the type of deposited securities.	100%
9	09/NQ-HĐQT	08/03/2024	Established the Board of Inspection of Shareholder eligibility at the 32 <sup>nd</sup> Annual General Meeting of Shareholders	100%
10	10/NQ-HĐQT	25/03/2024	Close the list of shareholders eligible to nominate or self-nominate for additional Board of Directors members for the 2022-2027 term.	100%
11	11/NQ-HĐQT	08/05/2024	Assign tasks to Board of Directors members for the 2022-2027 term.	100%
12	12/NQ-HĐQT	10/05/2024	Authority to approve credit extensions.	100%
13	13/NQ-HĐQT	28/05/2024	Approve the signing of contracts between Saigon - Hanoi Commercial Joint Stock Bank	100%

No.	Resolution Number	Dated	Description	Approval ratio
			and Saigon - Hanoi Securities Joint Stock Company.	
14	14/NQ-HĐQT	06/06/2024	Approve the plan to issue publicly traded bonds to increase Tier 2 capital in 2024.	100%
15	15/NQ-HĐQT	06/06/2024	Approve the signing of the publicly traded bond issuance consulting contract and services between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company for 2024.	100%
16	16/NQ-HĐQT	25/06/2024	Approve the first tranche of the bond issuance plan for 2024.	100%
17	17/NQ-HĐQT	26/06/2024	Register the change in Charter Capital at the Business Registration Certificate	100%
18	18/NQ-HĐQT	28/06/2024	Approve the registration documents for SHB's public bond offering in 2024.	100%
19	19/2024/NQ-HĐQT	01/7/2024	Approve the last registration date to exercise the right on 2023 cash dividends	100%
20	20/2024/NQ-HĐQT	27/8/2024	Approve the extension of deposit transaction limits to Financial Institutions	100%
21	21/2024/NQ-HĐQT	23/9/2024	Approve the execution of the plan for public offering of SHB bonds in 2024, including the detailed plan for utilizing and repaying the capital raised through the bonds issuance.	100%
22	22/2024/NQ-HĐQT	23/9/2024	Approve the registration dossier for the public offering of SHB bonds in 2024	100%
23	23/2024/NQ-HĐQT	25/9/2024	Amend the SHB Establishment and Operation License to include additional business activities	100%
24	24/2024/NQ-HĐQT	11/10/2024	Amend and adjust the plan to increase charter capital	100%
25	25/2024/NQ-HĐQT	21/10/2024	Approve the issuance of guarantee for corporate customer	100%
26	26/2024/NQ-HĐQT	01/11/2024	Approve the execution of a cooperation agreement with Saigon-Hanoi Securities Joint Stock Company for the launching of securities lending products	100%

No.	Resolution Number	Dated	Description	Approval ratio
27	27/2024/NQ-HDQT	01/11/2024	Approve the sale/transfer of capital at SHB Finance Company Limited and other related issues	100%
28	28/2024/NQ-HDQT	01/11/2024	Sign the loan agreement with SMBC and approve the plan for borrowing and utilizing the loan funds	100%
29	29/2024/NQ-HDQT	16/12/2024	Approve the signing of agreements between Saigon-Hanoi Commercial Joint Stock Bank and Saigon-Hanoi Securities Joint Stock Company	100%



## ANNEX 02

### List of SHB's related parties

(Attached to Report No. 01 / 2025/BC-SHB dated 22 / 1 / 2025)

No.	Name of entitites/individuals	Title at SHB (if applicable)	Start date as a related party	End date as a related party	Reason	Relationship with SHB
<b>A. SHB's insiders</b>						
1	Do Quang Hien	Chairman of BOD	01/06/2005			
2	Do Quang Vinh	Vice-Chairman and DCEO	30/10/2021			
3	Do Van Sinh	Independent Director	20/04/2022			
4	Thai Quoc Minh	Member of the BOD	27/04/2017			
5	Ngo Thu Ha	Member of the BOD and CEO	15/03/2011			
6	Pham Viet Dan	Member of the BOD	11/04/2023			
7	Pham Hoa Binh	Head of the BOS	20/03/2009			
8	Le Thanh Cam	Member of the BOS	15/06/2020			
9	Vu Xuan Thuy Son	Member of the BOS	20/04/2022			
10	Le Dang Khoa	DCEO	09/04/2009			
11	Ninh Thi Lan Phuong	DCEO	08/06/2012			
12	Nguyen Huy Tai	DCEO	18/02/2013			
13	Do Duc Hai	DCEO	28/01/2021			
14	Ngo Thi Van	Chief Accountant	11/11/2014			
15	Pham Bich Lien	Company Secretary	28/10/2020			
<b>B. Subsidiaries, affiliate companies, and companies in which SHB owns more than 10% of the capital contribution</b>						
1	Saigon - Hanoi Commercial Joint Stock Bank Debt and Asset Management Company Limited (SHB AMC)		11/03/2009			Subsidiary
2	Saigon – Hanoi Laos Bank Single member limited liability (SHB Laos)		28/04/2014			Subsidiary

No.	Name of entitites/individuals	Title at SHB (if applicable)	Start date as a related party	End date as a related party	Reason	Relationship with SHB
3	Saigon – Hanoi Bank Cambodia Single member limited liability (SHB Cambodia)		13/11/2014			Subsidiary
4	Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited liabiltiy (SHB FC)		12/09/2016			Affiliate
5	Dong Xuan Joint Stock Company		01/01/2021			SHB is a shareholder as a result of acquisition of Habubank
6	Banking training and consulting joint stock company		01/01/2021			
7	Hanoi - Can Tho Seafood Joint Stock Company		01/01/2021			
	C. Biological father, biological mother, adoptive father, adoptive mother, father-in-law, mother-in-law, wife, husband, biological child, adopted child, daughter-in-law, son-in-law, biological brother, biological sister, brother-in-law, and sister-in-law of the insiders. See the list of related parties for each of these insiders specified in Annex 5					

### ANNEX 03

**Transactions between the company and its related parties, or between the company and major shareholders, insiders, or related parties of insiders**  
(Attached to Report No. 01 /2025/BC-SHB dated 22 / 1 /2025)

No.	Name of entity	Relationship with SHB	Business certificate number, date of issue, place of issue	Head office address/ contact address	Date of transaction	BOD Resolution no. for transaction approval	Description, the number and value of transaction
1	Saigon – Hanoi Insurance Corporation (BSH)	Related party of BOD's member	0103085460	86 Ba Trieu, Hang Bai ward, Hoan Kiem district, Hanoi	17/01/2024	02/NQ-HDQT dated 17/01/2024	Extend guarantee limit for corporate customer. The guarantee limit is 200 billion Vietnam Dong
2	Saigon – Hanoi Insurance Corporation (BSH)	Related party of BOD's member	0103085460	86 Ba Trieu, Hang Bai ward, Hoan Kiem district, Hanoi	28/02/2024	07/NQ-HDQT dated 28/02/2024	Sign and renew the Banker Blanket Bond and Professional Liability Insurance at SHB for 2024
3	Saigon – Hanoi Securities JSC (SHS)	Related party of BOD's member	0102524651	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	28/05/2024	13/2024/NQ-HDQT dated 28/05/2024	Sign the contracts between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company
4	Saigon – Hanoi Securities JSC (SHS)	Related party of BOD's member	0102524651	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	06/06/2024	15/2024/NQ-HDQT dated 06/06/2024	Sign the publicly traded bond issuance consulting contract and related services for SHB's Bond public offering
5	Công ty Tài chính TNHH Ngân hàng TMCP Sài Gòn - Hà Nội	Affiliate	0107779290	Level 6, Gelex Tower, 52 Le Dai Hanh, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi	27/08/2024	20/2024/NQ-HDQT	Approve the extension of deposit transaction limits for Financial Institutions client. The limit is 3,750 billion Vietnam Dong.
6	T&T Group JSC.	Major Shareholder; Related party of a member of the BOD	0100233223	No. 31-33 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	21/10/2024	25/2024/NQ-HDQT dated 21/10/2024	Issue guarantee for corporate customer. The guarantee value is 18,789,618,720 Vietnam Dong

No.	Name of entity	Relationship with SHB	Business certificate number, date of issue, place of issue	Head office address/ contact address	Date of transaction	BOD Resolution no. for transaction approval	Description, the number and value of transaction
7	Saigon – Hanoi Securities JSC (SHS)	Related party of BOD's member	0102524651	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	01/11/2024	26/2024/NQ-HĐQT dated 01/11/2024	Signing the agreement with Saigon-Hanoi Securities Joint Stock Company to launch margin lending product
8	Saigon – Hanoi Commercial JS Bank Finance Company Limited (SHB FC)	Affiliate	0107779290	Level 6, Gelex Tower, 52 Le Dai Hanh, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi	04/11/2024	27/2024/NQ-HĐQT dated 04/11/2024	The transfer of the remaining charter capital at SHB Finance Limited Company
9	Saigon – Hanoi Securities JSC (SHS)	Related party of BOD's member	0102524651	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	16/12/2024	29/2024/NQ-HĐQT dated 16/12/2024	The agreements between Saigon-Hanoi Commercial Joint Stock Bank and Saigon-Hanoi Securities Joint Stock Company. The value of the contracts is under 20% of SHB's charter capital stated in the latest audited financial statements.

# ANNEX 04

Transactions between the company and any entity where a member of the Board of Directors, Board of Supervisors, CEO, or other management personnel is or has been a founding member, a member of the Board of Directors, or an executive director (CEO) within the past three (03) years  
(Attached to Report No. 01/2025/BC-SHB dated 22/1/2025)

No.	Name of entity/individual	Relationship with SHB	Business certificate number, date of issue, place of issue	Head office address/contact address	Type of transaction	Transaction time	Description, quantity, value of transactions
1	T&T Group JSC	- Founded by Mr. Do Quang Hien - Mr. Do Vinh Quang (related party of a member of the BOD) is Vice-chairman of the BOD	0100233223 Date of issue: 15/08/2023 Place of issue: Hanoi Department of Planning and Investment	No. 31-33 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	Deposit at SHB	In 2024	Deposit contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements
2	Saigon – Hanoi Securities JSC (SHS)	Mr. Do Quang Vinh is the Chairman	0102524651 Date of issue: 15/11/2007 Place of issue: Hanoi Department of Planning and Investment	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	Deposit at SHB	In 2024	Deposit contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements
3	Saigon – Hanoi Commercial JS Bank Finance Company Limited (SHB FC)	Mr. Do Quang Vinh was the Chairman/Standing Vice-chairman of the Council of Members	0107779290 Date of issue: 27/03/2017 Place of issue: Hanoi Department of Planning and Investment	Level 6, Gelex Tower, 52 Le Dai Hanh, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi	Deposit at SHB	In 2024	Deposit contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements
4	Saigon – Hanoi Commercial JS Bank Finance Company Limited (SHB FC)	Mr. Do Quang Vinh was the Chairman/Standing Vice-chairman of the Council of Members	0107779290 Date of issue: 27/03/2017 Place of issue: Hanoi Department of Planning and Investment	Level 6, Gelex Tower, 52 Le Dai Hanh, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi	Deposit at SHBFC	In 2024	Deposit contracts at SHBFC are not allowed to disclose the transaction quantity and value due to confidentiality requirements

## ANNEX 05

### List of insiders and their related parties

(Attached to Report No. 01 /2025/BC-SHB dated 22 /1 /2025)

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
I	Mr. Do Quang Hien and related parties				
1	SHB	Đỗ Quang Hiến	Chairman of the BOD	99.787.412	2,724%
2	SHB	Lê Thị Thanh		-	
3	SHB	Hoàng Thị Tích			
4	SHB	Lê Thanh Hoà		-	
5	SHB	Đỗ Quang Vinh	Vice Chairman of the BOD and DCEO	101.383.408	2,768%
6	SHB	Đỗ Vinh Quang		107.252.236	2,928%
7	SHB	Đỗ Mỹ Linh		7.517	0,0002%
8	SHB	Đỗ Thị Thu Hà		74.442.202	2,0323%
9	SHB	Trần Quang Nghĩa		-	
10	SHB	Đỗ Thị Minh Nguyệt		-	
11	SHB	Bùi Tấn Anh		-	
12	SHB	T&T Group JSC		287.388.485	7,8459%
13	SHB	Saigon - Hanoi Securities Joint Stock Company		53.584.806	1,4629%
II	Mr. Do Van Sinh and related parties			-	
1	SHB	Đỗ Văn Sinh	Independent Director	140.729	0,004%
2	SHB	Nguyễn Thị Yên		-	
3	SHB	Đỗ Tiến		-	
4	SHB	Phạm Thị Hồng Thắm		-	
5	SHB	Đỗ Ngân Chi		-	
6	SHB	Trịnh Huy Linh		-	
7	SHB	Đỗ Văn Sáng		-	
8	SHB	Nguyễn Thị Mỹ Chính		-	
9	SHB	Đỗ Văn Soi		-	
10	SHB	Nguyễn Thị Sơn		-	
11	SHB	Nguyễn Thị Lịch		-	

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
12	SHB	Đỗ Thị Liên		-	
13	SHB	Nguyễn Văn Linh		-	
14	SHB	Đỗ Thị Sáu		-	
15	SHB	Đỗ Thị Bảy		-	
16	SHB	Đỗ Quang Minh		-	
17	SHB	Đỗ Văn Sinh		-	
18	SHB	Đỗ Thị Thuân		-	
19	SHB	Đỗ Thị Xuyên		-	
20	SHB	Đào Nguyên Cự		-	
21	SHB	Đỗ Thị Năm		-	
22	SHB	Đỗ Thị Xuân		-	
III	Mr. Do Quang Vinh and related parties			-	
1	SHB	Đỗ Quang Vinh	Vice Chairman of the BOD and DCEO	101.383.408	2,768%
2	SHB	Đỗ Quang Hiến		99.787.412	2,724%
3	SHB	Lê Thanh Hòa		-	
4	SHB	Đỗ Vinh Quang		107.252.236	2,928%
5	SHB	Đỗ Mỹ Linh		7.517	
6	SHB	Kylie Linh Đỗ		-	
7	SHB	Kingston Minh Đỗ			
8	SHB	Saigon - Hanoi Securities Joint Stock Company		53.584.806	1,463%
9	SHB	BVIM Fund Management Joint Stock Company			
10	SHB	T&T Group JSC		287.388.485	7,846%
IV	Mr. Thai Quoc Minh and related parties			-	
1	SHB	Thái Quốc Minh	Member of the BOD	176.665	0,005%
2	SHB	Thái Dương		-	
3	SHB	Thái Quỳnh My		-	
4	SHB	Thái Hùng		-	
5	SHB	Vũ Thị Vững		-	

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
6	SHB	Thái Dũng		-	
7	SHB	Đoàn Thị Hạnh		-	
8	SHB	Thái Bình		-	
9	SHB	Nguyễn Thị Quyên		-	
10	SHB	Thái Thị Thanh Hà		-	
11	SHB	Thái Việt Quân		-	
12	SHB	Lê Thị Ái Ngà		-	
V	Ms. Ngo Thu Ha and related parties			-	
1	SHB	Ngô Thu Hà	Member of the BOD and CEO	2.854.347	0,078%
2	SHB	Nguyễn Tuấn Hùng		-	
3	SHB	Ngô An Ủy		-	
4	SHB	Trần Thị Thoa		-	
5	SHB	Ngô Trung Dũng		-	
6	SHB	Nguyễn Hà Minh		-	
7	SHB	Nguyễn Hà Minh Ngọc		-	
8	SHB	Nhâm Thị Thanh		-	
9	SHB	Nguyễn Anh Tuấn		-	
10	SHB	Phạm Thị Loan		-	
VI	Mr. Pham Viet Dan and related parties			-	
1	SHB	Phạm Viết Dân	Member of the BOD	140.729	0,004%
2	SHB	Nguyễn Thị Diễm Trang		15.605	0,0004%
3	SHB	Phạm Thị Thảo Nguyên		-	
4	SHB	Phạm Thị Quỳnh Anh		-	
5	SHB	Phạm Viết Tấn		-	
6	SHB	Dương Thị Liên		-	
7	SHB	Nguyễn Văn Tạo		-	
8	SHB	Hà Thị Cẩm Vân		-	
9	SHB	Phạm Thị Liệu		-	
10	SHB	Vũ Mạnh Tùng		-	
11	SHB	Phạm Thị Nhung		-	



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
12	SHB	Phạm Viết Công		-	
13	SHB	Trần Thị Trang		-	
14	SHB	Phạm Thị Thu Huế		-	
15	SHB	Nguyễn Phú Thương		-	
<b>VII</b>	<b>Mr. Pham Hoa Binh and related parties</b>			-	
1	SHB	Phạm Hòa Bình	Head of the BOS	219.712	0,006%
3	SHB	Phạm Thị Loan		-	
4	SHB	Phạm Trường Sơn		-	
5	SHB	Phạm Ngọc Thu		-	
6	SHB	Phạm Hồng Phương		-	
8	SHB	Phạm Ngọc Hoàng Lan		-	
9	SHB	Trần Thị Nới		-	
10	SHB	Michael M.Peter		-	
11	SHB	Nguyễn Văn Thơi		-	
12	SHB	Nguyễn Văn Đậu		-	
<b>VIII</b>	<b>Ms. Le Thanh Cam and related parties</b>			-	
1	SHB	Lê Thanh Cẩm	Member of the BOS	80.000	0,002%
2	SHB	Nguyễn Hồng Lam		-	
3	SHB	Nguyễn Cẩm Linh		-	
4	SHB	Luca Bontempi			
5	SHB	Nguyễn Lam Tùng		-	
6	SHB	Lê Thị Xuân Nguyệt		-	
7	SHB	Lê Thị Minh Quy		-	
8	SHB	Lê Thị Thu Vinh		-	
9	SHB	Lê Thị Hiền		-	
<b>IX</b>	<b>Mr. Vu Xuan Thuy Son and related parties</b>			-	
1	SHB	Vũ Xuân Thủy Sơn	Member of the BOS	80.000	0,002%
3	SHB	Trần Thị Trà		-	
4	SHB	Vũ Trần Nam Khánh		-	

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
5	SHB	Vũ Trần Ngọc Diệp		-	
6	SHB	Vũ Thị Thu Giang		-	
7	SHB	Vũ Xuân Đại		-	
8	SHB	Nguyễn Thanh Nga		-	
X	Mr. Le Dang Khoa and related parties			-	
1	SHB	Lê Đăng Khoa	DCEO	176.270	0,005%
2	SHB	Hà Thị Hồng		-	
3	SHB	Lê Trọng Khôi		-	
4	SHB	Nguyễn Thị Hương		-	
5	SHB	Lê Hương Giang		-	
6	SHB	Lê Kim Khánh		-	
7	SHB	Lê Kim Yến		-	
8	SHB	Lê Đăng Quang			
9	SHB	Lê Trọng Khuê		-	
10	SHB	Nguyễn Thị Thanh Dung		-	
11	SHB	Lê Trung Kiên		-	
12	SHB	Nguyễn Thị Ngân		-	
13	SHB	Nguyễn Đức Thọ		-	
14	SHB	Đinh Thị Nguyệt		-	
15	SHB	Saigon - Hanoi Securities Joint Stock Company		53.584.806	1,463%
16	SHB	Lilama Real Estate Joint Stock Company		-	
17	SHB	Textbook Printing Joint Stock Company in Hanoi City		-	
XI	Ms. Ninh Thi Lan Phuong and related parties			-	
1	SHB	Ninh Thị Lan Phuong	DCEO	293.103	0,008%
2	SHB	Ninh Văn Việt		-	
3	SHB	Lưu Thị Sửu		-	
4	SHB	Ninh Lan Hương		-	
5	SHB	Phạm Thùy Linh		-	

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
6	SHB	Phạm Ngọc Hưng		-	
7	SHB	Đỗ Xuân Khánh		-	
8	SHB	Saigon - Hanoi Commercial Joint Stock Bank Debt and Asset Management Company Limited (SHB AMC)		-	
<b>XII</b>	<b>Mr. Nguyen Huy Tai and related parties</b>				
1	SHB	Nguyễn Huy Tài	DCEO	176.270	0,005%
2	SHB	Trần Thị Huệ		-	
4	SHB	Phạm Thị Lâm		-	
5	SHB	Nguyễn Huy Thành		-	
6	SHB	Mai Thị Hằng		-	
7	SHB	Nguyễn Thị Minh Hải		-	
8	SHB	Phạm Văn Tiền		-	
9	SHB	Vũ Thị Hòa		-	
10	SHB	Nguyễn Thị Thu Hiền		-	
11	SHB	Đặng Trường Sơn		-	
12	SHB	Nguyễn Thị Lan		-	
13	SHB	Nguyễn Diên Thảo		-	
14	SHB	Nguyễn Thành Huy		-	
15	SHB	Nguyễn Huy Minh		-	
16	SHB	Nguyễn Minh Vi		-	
17	SHB	Nguyễn Trí Phúc		-	
<b>XIII</b>	<b>Mr. Do Duc Hai and related parties</b>			-	
1	SHB	Đỗ Đức Hải	DCEO	177.849	0,00491%
2	SHB	Trần Thị Ngọc Anh		-	
3	SHB	Đỗ Minh Phương		-	
4	SHB	Đỗ Minh Thư		-	
5	SHB	Đỗ Đức Nhật Minh		-	
6	SHB	Đỗ Đức Hoàng		-	
7	SHB	Đỗ Hoàng Lan		-	
8	SHB	Trần Đình Đạo		-	

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
9	SHB	Trần Thị Gái		-	
10	SHB	Saigon – Hanoi Laos Bank Single member limited liability (SHB Laos)		-	
11	SHB	Saigon - Hanoi Public Bank Limited Cambodia		-	
XIV	Ms. Ngo Thi Van and related parties			-	
1	SHB	Ngô Thị Vân	Chief Accountant	30.000	0,001%
2	SHB	Nguyễn Hữu Đông		-	
3	SHB	Nguyễn Thị Vân Anh		-	
4	SHB	Nguyễn Hữu Lưu Phúc		-	
5	SHB	Phạm Thị Tiểu		-	
6	SHB	Ngô Đăng Lâm		-	
7	SHB	Đinh Thị Quý		-	
8	SHB	Ngô Thị Thu Hiền		-	
9	SHB	Trần Duy Hương		-	
10	SHB	Ngô Đăng Dũng		-	
11	SHB	Nguyễn Thị Kiều Oanh		-	
12	SHB	Ngô Đăng Mạnh		-	
13	SHB	Nguyễn Thị Thanh Huyền		-	
XV	Ms. Pham Bich Lien and related parties			-	
1	SHB	Phạm Bích Liên	Company Secretary	69.199	0,002%
2	SHB	Phạm Bá Hiến		-	
3	SHB	Lê Thị Thủy		-	
4	SHB	Đinh Quốc Hiền		-	
5	SHB	Nguyễn Thị Thắm		-	
6	SHB	Đinh Đức Thành		-	
7	SHB	Phạm Hồng Chương		-	
8	SHB	Bùi Thị Hồng Sơn		-	
9	SHB	Đinh Phúc Hưng		-	
10	SHB	Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited liability (SHB FC)		-	

## ANNEX 06

**Transactions of SHB shares by SHB insiders and related parties**  
*(Attached to Report No. 04 /2025/BC-SHB dated 22 / 1 /2025)*

No.	Person performing the transaction	Relationship with insiders	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increase or decrease (buy, sell, convert, reward...)
			Number of shares	Percentage	Number of shares	Percentage	
1	Do Quang Hien	Chairman of the BOD	99.539.881	2,750%	99.787.412	2,724%	ESOP
2	Do Quang Vinh	Vice Chairman of the BOD and Deputy CEO; Son	939.722	0,026%	101.383.408	2,768%	ESOP - Buy shares
3	Ngo Thu Ha	Member of the BOD and CEO	2.634.761	0,073%	2.854.347	0,078%	ESOP
4	Do Van Sinh	Independent member of the BOD	-	-	140.729	0,004%	ESOP
5	Thai Quoc Minh	Member of the BOD	-	-	176.665	0,005%	ESOP
6	Pham Viet Dan	Member of the BOD	-	-	140.729	0,004%	ESOP
7	Pham Hoa Binh	Head of the BOS	199.712	0,006%	219.712	0,006%	ESOP
8	Le Thanh Cam	Member of the BOS	-	-	80.000	0,002%	ESOP
9	Vu Xuan Thuy Son	Member of the BOS	-	-	80.000	0,002%	ESOP
10	Le Dang Khoa	DCEO	-	-	176.270	0,005%	ESOP
11	Do Duc Hai	DCEO	181	0,000%	177.849	0,005%	ESOP
12	Nguyen Huy Tai	DCEO	-	-	176.270	0,005%	ESOP
13	Ninh Thi Lan Phuong	DCEO	131.533	0,004%	293.103	0,008%	ESOP
14	Ngo Thi Van	Chief Accountant	-	-	30.000	0,001%	ESOP
15	Pham Bich Lien	Company Secretary	-	-	69.199	0,002%	ESOP
16	Do Thi Minh Nguyet	Related party of Mr. Do Quang Hien - Chairman of the BOD	25.733.094	0,711%	-	-	Sell
17	T&T Group JSC	Related entity	361.888.485	9,999%	287.388.485	7,846%	Sell
18	Vu Thi Hoa	Related party of Mr. Nguyen Huy Tai - Deputy CEO	600	0,00002%	-	-	Sell