

Số: ~~151~~/2026/CVHDQT-VPB
No.: /2026/CVHDQT-VPB

Hà Nội, ngày ~~15~~ tháng ~~09~~ năm 2026
Hanoi, September , 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
IRREGULAR INFORMATION DISCLOSURE

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở Giao dịch chứng khoán TP HCM
Sở Giao dịch chứng khoán HN
To: *State Securities Commission*
Ho Chi Minh Stock Exchange
Hanoi Stock Exchange

1. Tên tổ chức/Organization: Ngân hàng Thương mại Cổ phần Việt Nam Thịnh Vượng/Vietnam Prosperity Joint-Stock Commercial Bank ("VPBank")

- Mã chứng khoán/Stock symbol: VPB

- Địa chỉ/Address: 89 Láng Hạ, Phường Láng Hạ, Quận Đống Đa, Thành phố Hà Nội/89 Lang Ha, Lang Ha ward, Dong Da district, Hanoi

- Điện thoại/Telephone: (84-24) 3928 8869

- Fax: (84-24) 3928 8867

2. Nội dung thông tin công bố:

Ngân hàng TMCP Việt Nam Thịnh Vượng (VPBank) công bố thông tin về việc đính chính nội dung tại Phụ lục 1 – Nghị quyết/ Quyết định của Hội đồng quản trị 6 tháng năm 2026 trong Báo cáo tình hình quản trị công ty 6 tháng năm 2026 như sau:

STT	Nội dung trước đính chính	Nội dung sau đính chính	Lý do
1	Số Quyết định: 156/2026/NQ-HĐQT Ngày ban hành: 25/06/2026 Nội dung: Phê duyệt, chấp thuận Phương án mua lại trước hạn Trái phiếu VPB12510 do VPBank phát hành	Số Quyết định: 156/2026/NQ-HĐQT Ngày ban hành: 17/06/2026 Nội dung: Phê duyệt, chấp thuận Phương án mua lại trước hạn Trái phiếu VPB12510 do VPBank phát hành	Do sơ suất trong quá trình đánh máy

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) hereby discloses the correction to the information in Appendix 1 – Resolutions/Decisions of the Board of Directors for H1/2026 of the 2026 Semi-annual Corporate Governance Report, as follows:

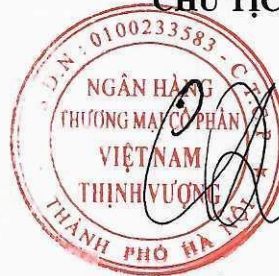
No.	Information before correction	Information after correction	Reason
1	Decision No.: 156/2026/NQ-HĐQT Date of issuance: June 25, 2026 Content: Approval of the early redemption Plan for VPB12510 Bonds issued by VPBank	Decision No.: 156/2026/NQ-HĐQT Date of issuance: June 17, 2026 Content: Approval of the early redemption Plan for VPB12510 Bonds issued by VPBank	Typographical error



3. Thông tin này đã được công bố trên trang thông tin điện tử của VPBank vào ngày /09/2026 tại đường dẫn: <https://www.vpbank.com.vn/en/quan-he-nha-dau-tu/This> information was published on VPBank's website on September 15, 2026 at the link: <https://www.vpbank.com.vn/en/quan-he-nha-dau-tu/>.

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby committed that the information provided is true and correct and we are completely responsible before the law for the published information./*

**ĐẠI DIỆN CỦA TỔ CHỨC
LEGAL REPRESENTATION
CHỦ TỊCH HĐQT**



NGÔ CHÍ DŨNG



Hanoi, July 30, 2026

CORPORATE GOVERNANCE REPORT

June/2026

- Name: Vietnam Prosperity Joint Stock Commercial Bank (VPBank)
- Head office address: 89 Lang Ha, Dong Da, Hanoi.
- Phone: 04309288900 Fax: 043.9288901
- Email (registration for information disclosure): vanphonghdqt@vpbank.com.vn
- Charter capital: 79,339,236,010,000 VND.
- Stock ticker: VPB
- Corporate governance model: the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Chief Executive Officer (CEO).
- Implementation of the internal audit function: Implemented.

I. The performance of the General Meeting of Shareholders

The annual General Meeting of Shareholders (GSM) 2026 of VPBank was held on April 22, 2026.

A summary of the resolutions adopted at the 2026 GSM of VPBank is presented below. The full GSM Resolution has been disclosed on VPBank's website and through the prescribed information disclosure channels in accordance with applicable regulations.

No.	Resolution number	Content
1	NQ01/2026/AGM	Approval of Board of Management Report
2	NQ02/2026/AGM	Approval of the Report of the Board of Directors and the Report of Independent Board Members
3	NQ03/2026/AGM	Approval of the Board of Supervisors' Report
4	NQ04/2026/AGM	Approval of Audited 2025 Separate and Consolidated Financial Statements
5	NQ05/2026/AGM	Approval of profit distribution plan in 2025
6	NQ06/2026/AGM	Approval of VPBank's plan to increase charter capital



7	NQ07/2026/AGM	Approval of remuneration, bonuses, other benefits and operating budgets of the Board of Directors and the Board of Supervisors in 2026
8	NQ08/2026/AGM	Decision on the selection of an independent audit firm
9	NQ09/2026/AGM	Approval of the plan for capital contribution and investment, establishment of subsidiaries, and cooperation, joint venture and affiliate arrangements
10	NQ10/2026/AGM	Decision on contracts with VPBank's subsidiaries
11	NQ11/2026/AGM	Approval of the expected remedy plan in case of early intervention (in accordance with the requirements of the Law on Credit Institutions)
12	NQ12/2026/AGM	Agreement on assignment of some tasks to the Board of Directors
13	NQ13/2026/AGM	Approval of the application for the addition of business activities to VPBank's business licence.
14	NQ14/2026/AGM	Approval of the write-off of eligible debts for which provisions have been utilized to cover credit risk losses.
15	NQ15/2026/AGM	Approval of the amendments to VPBank's Charter, adoption of the revised full Charter, and delegation of related responsibilities to the Board of Directors.
16	NQ16/2026/AGM	Approval of amendments to the Regulation on organization and operation of the Board of Directors and the full text of the Regulation
17	NQ17/2026/AGM	Approval of amendments to the Regulation on Internal Governance and the full text of the Regulation
18	NQ18/2026/AGM	Approval of amendments to the Regulation on organization and operation of the Control Board and the full text of the Regulation

II. The Board of Directors

1. The Board Members

STT	Member	Title	Date of appointment/cessation as a member of the Board of Directors (BOD)/Independent Board Member	
			Date of appointment	Date of termination
1	Ngo Chi Dung	Chairman	Appointed with effect from 28 April 2025.	
2	Bui Hai Quan	Vice Chairman	Appointed with effect from 28 April 2025.	
3	Bang Giang Lot	Vice Chairman	Appointed with effect from 28 April 2025.	
4	Nguyen Duc Vinh	Member	Appointed with effect from 28 April 2025.	
5	Ms. Pham Thi Nhung	Member	Appointed with effect from 28 April 2025.	
6	Mr. Takeshi Kimoto	Member	Appointed with effect from 28 April 2025.	
7	Mr. Mai Xuan Hung	Independent Member	Appointed with effect from 28 April 2025.	
8	Mr. Daniel Ashton Carroll	Independent Member	Appointed with effect from 28 April 2025.	

2. BOD Meetings

STT	BOD Member	Number of meetings attending	Attendance rate	Reason for not attending meetings
1	Ngo Chi Dung	2	100%	
2	Bui Hai Quan	2	100%	
3	Bang Giang Lot	2	100%	

STT	BOD Member	Number of meetings attending	Attendance rate	Reason for not attending meetings
4	Nguyen Duc Vinh	2	100%	
5	Ms. Pham Thi Nhung	2	100%	
6	Mr. Takeshi Kimoto	2	100%	
7	Mr. Mai Xuan Hung	2	100%	
8	Mr. Daniel Ashton Carroll	2	100%	

3. Supervisory activities of the Board of Directors over the Chief Executive Officer and the Board of Management:

- ✓ Participated in The Board of Management's monthly briefings (6 meetings).
- ✓ Supervised the Bank's activities through daily, weekly, monthly, quarterly business reports and other reports/proposals arising from the Board of Management.
- ✓ Supervising through the review and processing of information from the reports of the Board of Supervisors and Internal Audit for the Bank's units.
- ✓ Supervision through participation in meetings/reports of the Risk Management Committee, Human Resources Committee, etc.

4. The performance of the committees under the Board of Directors

4.1 The HR Committee

During the first six months of 2026, the Human Resources Committee held two regular quarterly meetings and also adopted resolutions by written consent to discuss matters relating to the Bank's organizational structure, personnel, compensation and benefits, and other issues concerning the overall governance of the Bank's human resources. The Committee advised the Board of Directors in making the relevant decisions. Its key activities included the following:

- Reviewed and provided timely monthly guidance on HR performance and operational metrics for the HR Management Division and its member companies.
- Reviewed more than 202 proposals relating to the recruitment, appointment, dismissal and salary adjustments for management positions.
- Advised the Board of Directors on the election of an additional Vice Chairman of the Board of Directors of VPBank for the 2025–2030 term, the appointment of an additional Deputy Chief Executive Officer of VPBank, and the review of remuneration for VPBank's executives.
- Advised the Board of Directors on the recruitment, appointment and approval of resignations of management personnel under the approval authority of the Board of Directors.

- Advised the Board of Directors on recurring matters, including the 2025 performance bonus distribution plan and the approval of the 2026 workforce plan and personnel budget.
- Advised the Board of Directors on the approval of the VPBank Leave Policy and the VPBank Internal Labour Regulation.
- Advised the Board of Directors on the approval of the Organizational and Operational Regulations of Operations Division, FDI-TB Division, Finance Division, and Legal & Compliance Division.
- Advised the Board of Directors on the approval of the Group Governance Regulation, the Regulation on Coordination between VPBank and its subsidiaries in the recruitment of senior personnel of VPBank's subsidiaries, and the Guidelines on the Coordination Process between VPBank and its subsidiaries in the recruitment of senior personnel of VPBank's subsidiaries.
- Advised the Board of Directors on the approval of the Organizational and Operational Regulations of the Members' Council of GPBank.
- Advised the Board of Directors on the dismissal of VPBank's capital representative at GPBank and the appointment of an additional capital representative of VPBank at VPBankS.
- Advised the Board of Directors on the evaluation and election of members to the Board of Directors of VPBankS, and on the approval of the remuneration, salaries, bonuses, other benefits and the 2026 operating budget of the Board of Directors and the Board of Supervisors of VPBankS.

4.2 Risk Management Committee

In the first six months of 2026, the global economy continued to face numerous challenges arising from geopolitical tensions and trade uncertainties, which affected energy prices and growth prospects. Meanwhile, Vietnam's economy maintained macroeconomic stability and positive growth momentum, with GDP reaching 8.18%, higher than the 7.63% recorded in the same period of 2025. Nevertheless, ongoing external uncertainties continued to underscore the need to strengthen risk management capabilities and resilience.

Against this backdrop, the Risk Management Committee (RMC) of VPBank continued to closely monitor macroeconomic and market developments, providing guidance on appropriate risk management measures to ensure the Bank's safe operations and support its sustainable growth objectives. During 1H2026, the RMC held two regular meetings (in March and June) and focused on the following key priorities:

- Monitoring the compliance with strategies, tastes and risk limits through periodic reporting, early warning, cause analysis and proposing control solutions, ensuring that the risk profile of the whole goods is within the safe threshold and in accordance with the business strategy.
- Promote the implementation of Basel to improve and comply with Circular 14/2025/TT-NHNN. In April 2026, the QTRR Division completed the IRB compliance self-assessment dossier and submitted the first year of compliance to the SBV as prescribed. The Bank continues to maintain the calculation and monitoring of capital adequacy ratios according to both standard methods and IRBs, and monitors and coordinates with the State Bank in the process of reviewing IRB applications.
- Enhancing the quality of sustainability disclosures through the release of the 2025 Sustainability Report in June 2026. This is the first time that the Risk Management Division has collaborated with KPMG to conduct a limited review and assurance opinion, contributing to enhancing the

transparency and reliability of disclosed information. These efforts continue to be recognized through prestigious international awards in the first 6 months of 2026, including Achievement in Climate Risk Management (The Asian Banker) and Best Issuer for Sustainable Finance (The Asset Triple A Awards).

- Proactively monitor, analyze and evaluate macroeconomic, market and geopolitical developments (including policies on site clearance, geopolitical fluctuations such as the US-Iran conflict and other factors with material impacts), thereby assessing the impact of macro on the portfolio and proposing risk management solutions and appropriate business, contributing to improving the capacity to identify, respond to risks and seize opportunities.
- Implement a comprehensive review of the risk management framework, thereby updating, amending and issuing new internal documents to meet the requirements of Circular 83/2025/TT-NHNN, contributing to completing the risk management framework, improving the level of compliance and ensuring compliance with legal regulations.
- Strengthening risk management across the Group through: (i) Monitoring compliance with the Group's Risk Appetite and subsidiaries; (ii) Establish a CAR management mechanism and consolidated risk limits; (iii) Supporting subsidiaries to build a 2026 Risk Appetite; (iv) Review the governance model and document system to unify the Group-wide risk management framework.
- Monitored compliance with the Bank's risk strategy, risk appetite and risk limits through periodic reporting, early warning mechanisms, root cause analysis and the recommendation of control measures, thereby ensuring that the Bank's overall risk profile remained within acceptable thresholds and aligned with its business strategy.
- Accelerated the adoption of the advanced Basel framework and compliance with Circular No. 14/2025/TT-NHNN. In April 2026, Risk Management Division completed the Internal Ratings-Based (IRB) self-assessment and submitted the Bank's first-year IRB compliance documentation to the State Bank of Vietnam in accordance with applicable regulations. The Bank also continued to calculate and monitor its capital adequacy ratio under both the standardised approach and the IRB approach, while closely monitoring and coordinating with the State Bank of Vietnam throughout the IRB review process.
- Enhanced the quality of sustainability disclosures by issuing the 2025 Sustainability Report in June 2026. For the first time, the Risk Management Division collaborated with KPMG to conduct a limited assurance engagement, thereby enhancing the transparency and credibility of the Bank's sustainability disclosures. These efforts were further recognized through prestigious international awards received during the first half of 2026, including the Achievement in Climate Risk Management (The Asian Banker) and the Best Issuer for Sustainable Finance (The Asset Triple A Awards).
- Proactively monitored, analysed and assessed macroeconomic, market and geopolitical developments, including land clearance policies, geopolitical events such as the U.S.–Iran conflict, and other material factors. Based on these assessments, the Division evaluated the impact of macroeconomic developments on the Bank's portfolio and recommended appropriate risk management and business measures, thereby strengthening the Bank's risk identification, response capabilities and ability to capture emerging opportunities.
- Conducted a comprehensive review of the Bank's enterprise risk management framework and updated, amended and issued internal regulations to comply with Circular No. 83/2025/TT-NHNN, thereby further strengthening the Bank's risk governance framework, enhancing regulatory compliance and ensuring alignment with applicable legal requirements.
- Strengthened risk governance across the Group by: (i) monitoring compliance with the Group's Risk Appetite Framework and those of its subsidiaries; (ii) establishing a consolidated capital

adequacy ratio (CAR) management mechanism and consolidated risk limits; (iii) supporting subsidiaries in developing their 2026 Risk Appetite Frameworks; and (iv) reviewing the governance model and internal policy framework to further harmonise the Group-wide risk governance framework.

5. Resolutions/Decisions of the Board of Directors during the first six months of 2026 and the Resolutions for which information disclosure has been made (as set out in Appendix 01 attached hereto).

III. Board of Supervisors

1. Information on members of the Board of Supervisors (BOS)

No.	Member of the BOS	Position	Start date/End date	Education
1	Ms. Kim Ly Huyen	Head	Re-appointed and elected as Head of BOS on 28 April 2025	Master
3	Mr. Vu Hong Cao	Member	Re-appointed on 28 April 2025	Bachelor
4	Mr. Takahashi Yasunori	Member	Appointed for the first time on 28 April 2025	Bachelor
5	Ms. Nguyen Thi Bich Hoi	Member	Appointed for the first time on 28 April 2025	Master
6	Ms. Bui Minh Ngoc	Member	Appointed for the first time on 28 April 2025	Bachelor

2. Meetings of the Board of Supervisors

In the first 6 months of 2026, the BOS organized eight (03) meetings to implement its functions and duties as prescribed:

No.	Member of the BOS	Number of attended meetings	Attendance	Voting rate
1	Ms. Kim Ly Huyen	03/03	100%	100%
2	Mr. Vu Hong Cao	03/03	100%	100%
3	Mr. Takahashi Yasunori	03/03	100%	100%
4	Ms. Nguyen Thi Bich Hoi	03/03	100%	100%
5	Ms. Bui Minh Ngoc	03/03	100%	100%

At the meetings, the BOS discussed the implementation of key quarterly tasks and provided directions to the Internal Audit Division ("IA") on related activities, specifically as follows:

- (1) 20 January 2026: Q1/2026 Meeting: (i) Summary of the BOS activities in 2025; (ii) Summary of the IA activities in 2025; and (iii) Key tasks in 2026 and plan for Q1/2026;

- (2) 20 January 2026: Meeting on the allocation of responsibilities among BOS members;
- (3) 23 April 2026: Q2/2026 Meeting: (i) Review of BOS activities in Q1/2026; (ii) Review of the IA activities in Q1/2026; (iii) Approval of the BOS's documents, reports, and other materials; and (iv) Key tasks for Q2/2026;

3. BOS's supervisory activities over the Board of Directors ("BOD"), the Board of Management ("BOM") and shareholders

BOS's supervisory activities have focused on matters within its scope of responsibility as prescribed by law, the Bank's Charter, the Regulation on Organization and Operation of the Board of Supervisors, and the Resolutions of the General Meeting of Shareholders, including:

- (i) Supervising the governance and management of the Bank to ensure compliance with applicable laws, internal regulations, the Charter, and resolutions and decisions of the AGM and the BOD;*
- (ii) Supervising the organization and execution of the duties and powers of the BOD/CEO/BOM in compliance with applicable laws.*
- (iii) Supervising the implementation by the BOD/CEO/BOM of the resolutions approved by the General Meeting of Shareholders at the AGM;*
- (iv) Supervising the overall activities of the BOD and BOM through directing audits of corporate governance, management and operational activities, as well as other key areas, including risk management.*

Through the results of supervisory activities and internal audits, the BOS has noted that:

- The BOD performed its duties and exercised its powers in accordance with applicable laws, the Charter, and internal regulations; and exercised its oversight over the CEO's implementation of the internal control and risk management framework in compliance with applicable regulations;
- The BOD exercised its oversight of the CEO and the BOM through the following activities: Establishing policies and regulations within the BOD's authority to provide a governance framework for the Bank's operations; Conducting Board meetings and regular meetings with the CEO/BOM to provide strategic direction and guidance; Establishing and maintaining specialized committees to assist and support the BOD in the discharge of its responsibilities; and Utilizing the Bank's management information and reporting systems to obtain timely information, make appropriate decisions, and effectively fulfill its strategic direction and oversight responsibilities;
- The CEO and the BOM implemented the Bank's business activities in accordance with the directions of the BOD, based on the matters approved by the General Meeting of Shareholders and the resolutions of the BOD;
- Based on the strategic directions established by the BOD, the CEO put in place the necessary governance mechanisms and organizational structure to implement the Bank's operations. Accordingly, the CEO also exercised oversight of individuals and organizational units in ensuring compliance with applicable laws and internal regulations governing internal control and risk management. Such oversight was carried out through the Bank's established internal control system, management reporting framework, and supporting committees and councils;

- In addition, the Bank has established an Internal Control System, comprising three independent lines of defense, which substantially complies with the requirements of Circular No. 83/2025/TT-NHNN dated 31 December 2025 on the internal control system of commercial banks and foreign bank branches (replacing Circular No. 13/2018/TT-NHNN dated 18 May 2018), with the key elements including: (i) Ensuring the existence of mechanisms for decentralization and delegation of authority of organizational structure, operating mechanisms, regulations, and procedures; (ii) Establishing risk identification and control functions within business units and direct support units; (iii) Developing internal policies and regulations on risk management, risk measurement, risk monitoring, and compliance with applicable laws; (iv) Establishing certain inspection/control or cross-control units in business areas with high risk and/or with supporting systems;
- In operational activities, units fundamentally comply with the Bank's internal regulations. Based on supervision results at various levels and the outcomes of internal audits, the BOS has promptly made recommendations to the BOD and the BOM on measures to strengthen controls, improve internal regulations, and enhance the culture of compliance at certain units, thereby limiting and mitigating risks, ensuring compliance with legal regulations, and improving the quality and effectiveness of operations. These matters are also summarized annually and reported to the SBV.

4. Coordination between the BOS and the BOD, BOM and other management officers:

- The BOS and the BOD/BOM have developed and maintained an effective coordination mechanism in auditing, supervision, inspection and control activities, ensuring the implementation and completion of tasks in accordance with the provisions of the Law, the Charter and the Regulation on Organization and Operation of the BOS, contributing to improving the efficiency of the internal control system. Specifically:
 - ✓ *The BOS has appointed representatives to attend the BOD's periodical meetings and certain Committees' meetings to regularly update information on the Bank's governance, management and business activities, and to timely communicate opinions and recommendations to the relevant leadership and management levels of the Bank;*
 - ✓ *The BOS has assigned IA to attend key BOM meetings in order to stay informed of the Bank's business performance and any emerging risks, thereby enabling the development of appropriate oversight and audit plans;*
 - ✓ *Through supervisory activities and internal audit, the BOS/IA has provided opinions and recommendations to the BOD/BOM and relevant units within the Bank. These recommendations have been acknowledged, agreed upon, and corrective measures have been implemented.*
- The BOS has directed the IA to conduct the annual audit plan and organize the monitoring of implementation of BOS/IA's opinions and recommendations addressed to the BOD/BOM, with periodical reporting of the results;
- The BOS has coordinated with the BOD/BOM in directing and organizing the implementation of the requirements of the State management agency, the directives of the SBV from time to time related to the BOS activities; Supervise and urge the rectification of issues identified in the conclusions of supervisory and inspection authorities (if any), ensuring compliance with laws and internal regulations.

5. Other activities of the BOS

- The BOS directly performed, or instructed Internal Audit to perform, the following activities, with the results reported to the BOS:
 - ✓ *Coordinate with the relevant information-providing and support units across VPBank to prepare and update the list of founding shareholders, shareholders owning 1% or more of charter capital, capital contributors and related parties of BOD members, BOS members, CEO of VPBank, shareholders owning 1% or more of charter capital, and retain related records in accordance with applicable regulations;*
 - ✓ *Monitoring compliance with the provisions of Chapter VII of the Law on Credit Institutions on restrictions to ensure the safety of VPBank's operations;*
 - ✓ *Review of internal regulations on accounting and reporting;*
 - ✓ *Supervising other matters as required by applicable laws, the Charter, and the Regulation on Organization and Operation of the BOS.*
- The BOS has performed supervision over the IA through the issuance of orientations and directives to the IA, including:
 - ✓ *Supervising the IA's implementation of the Internal Audit Plan and other duties in accordance with legal regulations in 2026;*
 - ✓ *Instructing IA to support the execution of other activities relating to the BOS's oversight responsibilities in accordance with applicable laws;*
 - ✓ *Instructing IA to monitor and follow up with the Bank's units on the implementation of remedial actions in response to recommendations issued by IA and the BOS, ensuring timely completion;*
 - ✓ *Instructing IA to report to the SBV on the monitoring of corrective actions taken to address the findings and deficiencies identified by the BOS and IA in accordance with the recommendations of the competent authorities, where applicable;*
 - ✓ *Requiring IA to implement measures to enhance the quality and capabilities of its personnel, ensuring that the IA function is adequately equipped to perform its audit, inspection, and oversight responsibilities in accordance with applicable laws.*
- In addition to the matters described above, the BOS duly fulfilled all periodic and ad hoc reporting requirements imposed by the SBV, ensuring compliance with applicable laws and regulations as well as transparency in information disclosure.

IV. The Board of Management

STT	Member	Date of birth	Professional qualification	Date of appointment/cessation of membership in the Board of Management
1	Mr. Nguyen Duc Vinh	16/09/1958	Master of Business Administration	Appointed on 04/07/2012

STT	Member	Date of birth	Professional qualification	Date of appointment/cessation of membership in the Board of Management
2	Ms. Luu Thi Thao	08/04/1974	Bachelor of Accounting Member of the Association of Chartered Certified Accountants (ACCA) Member of the Australian Association of Chartered Certified Accountants (CPA Australia).	Appointed on 16/07/2018
3	Mr. Nguyen Thanh Binh	25/05/1966	Bachelor of Banking and Finance/ Graduate Program in Public Policy - Fulbright Vietnam	Appointed on 21/02/2002
4	Ms. Duong Thi Thu Thuy	04/03/1965	Senior Master of Business Administration	Appointed on 09/04/2009
5	Mr. Dinh Van Nho	02/10/1977	Master of Business Administration	Appointed on 01/07/2018
6	Mr. Phung Duy Khuong	24/07/1976	Master of Accounting	Appointed on 03/01/2019
8	Mr. Kamijo Hiroki	19/03/1970	Master of Commerce and Management	Appointed on 05/08/2024
9	Mr. Vu Minh Truong	05/09/1970	Bachelor of Business Administration	Appointed on 02/03/2026

V. Chief Accountant

Full name	Date of birth	Professional qualification	Date of appointment/discharge
Nguyen Thi Thu Hang	22/11/1973	Master of Economics specializing in Accounting and Audit	Appointed on 28/12/2012

VI. Training in corporate governance

Representatives from VPBank's governance and management apparatus attended seminars, forums and other professional events to update their knowledge and enhance their expertise in corporate governance and risk management.

- Attended the seminar on the implications of the 12 laws relating to business and economic-financial governance promulgated on 6 January, focusing on "Labour Relations Management in the Context of Changes in the Legal and Tax Framework", organised by the Vietnam Institute of Directors.
- Attended the Launch Ceremony of the Vietnam Corporate Governance Code 2026 (VNCG Code 2026), organised by the State Securities Commission of Vietnam in collaboration with the International Finance Corporation and the Swiss State Secretariat for Economic Affairs. The event enabled VPBank to stay abreast of and gain a deeper understanding of the latest directions, principles and requirements in corporate governance, thereby facilitating the Bank's proactive preparation for and effective implementation of corporate governance practices in 2026.
- Attended the seminar on Sustainability Disclosure, which covered key topics including the ISSB Sustainability Disclosure Standards and the Board of Directors' oversight responsibilities, as well as the basis for ESG ratings and due diligence requirements from the perspective of responsible investment funds.
- Attended the forum themed "2026 Annual General Meeting Season: Compliance or Breakthrough – Efficiency or Sustainability", jointly organised by the Vietnam Institute of Directors, the State Securities Commission of Vietnam and the Vietnam Exchange, with the support of the Ho Chi Minh City Stock Exchange and the Hanoi Stock Exchange.
- Attend the conference on dissemination of the Listing and Trading Regulations for listed securities, as well as the amended and supplemented Disclosure Regulations, organized by the Vietnam Stock Exchange.
- Attended the seminar entitled "Enhancing the Board of Directors' Accountability in Information Disclosure and Risk Governance." The seminar focused on the governance structures and mechanisms that support the Board of Directors in ensuring the quality and transparency of information disclosures, as well as in effectively discharging its oversight and accountability responsibilities to shareholders, investors and other stakeholders. Particular emphasis was placed

on the role of the Audit Committee. For credit institutions, the Audit Committee performs functions broadly comparable to those of the Board of Supervisors together with the Internal Audit function. Accordingly, participants exchanged practical experiences and explored leading practices to further strengthen the effectiveness of these governance and oversight responsibilities.

VII. List of related persons of VPBank and transactions between VPBank and its related persons (Appendix 02 attached).

VIII. Share transactions of insiders and related persons of insiders (Appendix 03 attached).

Recipients

- As above
- the BOD, the BOS (to inform)
- Filed at the BOD Office.

**VIETNAM PROSPERITY JOINT STOCK
COMMERCIAL BANK
CHAIRMAN OF THE BOARD OF DIRECTORS**

(signed)

Ngo Chi Dzung

APPENDIX 01: Resolutions/Decisions of the Board of Directors in H1/2026

True	Decision No.	Date of issue	Content of the Governance Report	Information transmission	Approval rate
1	1/2026/NQ-HĐQT	05/01/2026	Approval of the 2026 funding plan.		100%
2	2/2026/QDNS-HĐQT	07/01/2026	Branch staff recruitment		100%
3	3/2026/NQ-HĐQT	14/01/2026	Change of the name and location of the District 6 branch.	Disclosed	100%
4	4/2026/NQ-HĐQT	14/01/2026	Change of location of Hang Xanh Transaction Office.		100%
5	5/2026/NQ-HĐQT	14/01/2026	Change of location of Cho Lon Transaction Office		100%
6	6/2026/NQ-HĐQT	19/01/2026	Approval of the syndicated loan agreement between VPBank and VPB SMBC FC.	Disclosed	100%
7	7/2026/QD-HĐQT	19/01/2026	Regulation on credit scoring and rating of customers under the management of SME Division.		100%
8	8/2026/NQ-HĐQT	21/01/2026	Establishment gold supply services provision and management unit, and implementation of the contents as proposed in the proposal.		100%
9	Decision No. 9/2026/QD-HĐQT	22/01/2026	Nullification of the decision on appointment of the person in charge of Anti-Money Laundering at VPBank		100%
10	10/2026/QDNS-HĐQT	22/01/2026	Branch staff recruitment		100%
11	11/2026/NQ-HĐQT	26/01/2026	Approval of the transaction with SMBC regarding the arrangement of an international loan for VPBank.	Disclosed	100%
12	12/2026/QD-HĐQT	29/01/2026	Regulation for credit rating of FI customers		100%
13	12A/2026/QD-HĐQT	02/02/2026	Approval of the report and proposal from the capital contribution representative.		100%
14	13/2026/NQ-HĐQT	04/02/2026	Approval of VPBank's individual and consolidated business plans for 2026	Disclosed	100%
15	14/2026/QDNS-HĐQT	04/02/2026	Branch staff recruitment		100%
16	15/2026/NQ-HĐQT	10/02/2026	Approval of contracts and transactions with OPES Insurance Joint Stock Company.	Disclosed	100%
17	16/2026/NQ-HĐQT	12/02/2026	Approval of the results of the Internal Capital Adequacy Assessment Plan (ICAAP) for the period 2026-2028.		100%
18	17/2026/QD-HĐQT	24/02/2026	Regulation on strategic risk management indicators using a top-down approach for 2026		100%
19	18/2026/QD-HĐQT	24/02/2026	Regulation on discounting activities at VPBank for customers.		100%
20	19/2026/QD-HĐQT	24/02/2026	Amendments and additions to Regulation on debt trading at VPBank.		100%
21	20/2026/QD-HĐQT	24/02/2026	Regulation on the Internal Credit Rating System for Individual Customers		100%

22	21/2026/QCH-HDQT	25/02/2026	Regulation on the organization and operation of the Balance sheet and Financial Market Division		100%
23	22/2026/QDNS-HDQT	26/02/2026	Appointment of Deputy CEO cum BFM Division Head	Disclosed	100%
24	23/2026/QD-HDQT	26/02/2026	Regulation on leave and days-off at VPBank		100%
25	24/2026/NQ-HDQT	27/02/2026	Last registration date for shareholders to exercise their right to attend the 2026 Annual General Meeting.	Disclosed	100%
26	25/2026/QDNS-HDQT	27/02/2026	Appointment of Director of SME Division		100%
27	26/2026/QD-HDQT	27/02/2026	Adjustments to the functions and responsibilities of the Risk Management Division and the Partnership Management and Corporate Relations Division.		100%
28	26A/2026/QDNS-HDQT	28/02/2026	Personnel appointments to positions at VPBank		100%
29	27/2026/QD-HDQT	04/03/2026	VPBank's Regulation on special loan extension to credit institutions		100%
30	28/2026/NQ-HDQT	03/03/2026	Change of name and location of Le Loi Branch		100%
31	29/2026/NQ-HDQT	03/03/2026	Change of location of Song Da Transaction Office		100%
32	30/2026/QDNS-HDQT	03/03/2026	Branch staff recruitment		100%
33	31/2026/QDNS-HDQT	03/03/2026	Branch staff recruitment		100%
34	32/2026/QDNS-HDQT	03/03/2026	Resignation from holding concurrent position in branch		100%
35	33/2026/QDNS-HDQT	03/03/2026	Resignation from holding concurrent position in branch		100%
36	34/2026/QDNS-HDQT	03/03/2026	Branch personnel appointment		100%
37	35/2026/QDNS-HDQT	03/03/2026	Resignation from holding concurrent position in branch		100%
38	36/2026/QDNS-HDQT	03/03/2026	Branch personnel appointment		100%
39	37/2026/QDNS-HDQT	03/03/2026	Holding concurrent positions in branch		100%
40	38/2026/QDNS-HDQT	03/03/2026	Branch personnel appointment		100%
41	39/2026/QD-HDQT	05/03/2026	Restructuring of the personnel of the Senior Credit Council		100%
42	40/2026/QD-HDQT	05/03/2026	Restructuring of the personnel of the Head Office Debt Handling Council.		100%
43	41/2026/QD-HDQT	05/03/2026	Restructuring of the personnel of the Senior Credit Council		100%
44	42/2026/QD-HDQT	05/03/2026	Appointment of credit approval/debt handling approval experts		100%
45	43/2026/NQ-HDQT	05/03/2026	Change of name and location of Nam Dinh branch	Disclosed	100%
46	44/2026/QD-HDQT	06/03/2026	Regulation on internal credit rating for corporate customers.		100%
47	45/2026/QD-HDQT	06/03/2026	VPBank's regulation on provision of offshore loans.		100%
48	46/2026/QDNS-HDQT	06/03/2026	Branch personnel appointment		100%
49	46A/2026/NQ-HDQT	06/03/2026	Approval of Trade Finance Loan Agreement from a foreign bank.		100%
50	47/2026/NQ-HDQT	11/03/2026	Approval of the plan on 1st issue of private placement bonds in 2026	Disclosed	100%
51	48/2026/QDNS-HDQT	12/03/2026	Branch staff recruitment		100%
52	49/2026/QDNS-HDQT	12/03/2026	Branch staff recruitment		100%
53	50/2026/QDNS-HDQT	12/03/2026	Branch staff recruitment		100%

54	51/2026/QDNS-HDQT	13/03/2026	Branch personnel appointment		100%
55	52/2026/QDNS-HDQT	13/03/2026	Branch personnel appointment		100%
56	53/2026/QDNS-HDQT	13/03/2026	Resignation from holding concurrent position in branch		100%
57	54/2026/QDNS-HDQT	13/03/2026	Branch personnel appointment		100%
58	55/2026/QDNS-HDQT	13/03/2026	Branch personnel appointment		100%
59	55A/2026/QDNS-HDQT	13/03/2026	Adjustment to branch staff salaries		
60	56/2026/QDNS-HDQT	13/03/2026	Branch personnel appointment		100%
61	57/2026/NQ-HDQT	13/03/2026	Approval of the capital contribution plan to establish a subsidiary company, VPBank Life Insurance Company.	Disclosed	100%
62	58/2026/QDNS-HDQT	13/03/2026	Discharge of branch staff		100%
63	59/2026/QDNS-HDQT	13/03/2026	Discharge of branch staff		100%
64	60/2026/NQ-HDQT	16/03/2026	Approval of the re-issuance of credit lines to customers.		88%
65	61/2026/NQ-HDQT	16/03/2026	Credit granting to customers being VPBank's credit appraisers and approvers		100%
66	62/2026/QD-HDQT	18/03/2026	Amendments and additions to the Regulation on private bond issuance by VPBank.		100%
67	63/2026/QD-HDQT	18/03/2026	Appointment of debt handling approval experts		100%
68	64/2026/QD-HDQT	18/03/2026	Appointment of debt handling approval experts		100%
69	65/2026/QCH-HDQT	19/03/2026	Regulation on the organization and operation of FDI - TB Division		100%
70	66/2026/QDNS-HDQT	19/03/2026	Adjustment of senior staff compensation		100%
71	67/2026/QDNS-HDQT	19/03/2026	Adjustment of senior staff compensation		100%
72	68/2026/QDNS-HDQT	19/03/2026	Adjustment of senior staff compensation		100%
73	69/2026/QDNS-HDQT	19/03/2026	Adjustment of senior staff compensation		100%
74	70/2026/NQ-HDQT	24/03/2026	Request for addition of more business activities to the license.		100%
75	71/2026/QD-HDQT	24/03/2026	Regulation on credit approval, prepayment risk limits, and indirect risk limits at VPBank.		100%
76	72/2026/NQ-HDQT	25/03/2026	Approval of syndicated loan agreement from SMBC Bank - Singapore Branch and other lenders.	Disclosed	100%
77	73/2026/NQ-HDQT	25/03/2026	Approval of the syndicated loan agreement between VPBank and VPB SMBC FC.	Disclosed	100%
78	74/2026/NQ-HDQT	25/03/2026	Approval of syndicated loan agreements and transactions between VPBank and VPB SMBC FC; and between VPBank and GPBank.	Disclosed	100%
79	75/2026/QDNS-HDQT	25/03/2026	Holding concurrent positions in branch		100%
80	76/2026/QDNS-HDQT	25/03/2026	Holding concurrent positions in branch		100%
81	77/2026/QDNS-HDQT	25/03/2026	Discharge of branch staff		100%
82	78/2026/NQ-HDQT	27/03/2026	Signing of the secondment contract (amended and supplemented) between VPBank and SMBC.	Disclosed	100%
83	79/2026/QCH-HDQT	30/03/2026	Regulation on operation of Finance Division		100%
84	80/2026/QDNS-HDQT	30/03/2026	Senior Personnel recruitment		100%
85	81/2026/NQ-HDQT	31/03/2026	Approval of VPBank's network development plan for 2026.	Disclosed	100%
86	82/2026/NQ-HDQT	31/03/2026	Approval of new branch opening plan under specific conditions.	Disclosed	100%
87	83/2026/NQ-HDQT	31/03/2026	Approval of the plan to open new branches in 2026.		100%

88	84/2026/NQ-HĐQT	31/03/2026	Approval of the plan to open new branches under specific conditions of VPBank in 2026.		100%
89	85/2026/NQ-HĐQT	31/03/2026	Approval of contracts and transactions with VPBank Securities Company.	Disclosed	100%
90	86/2026/NQ-HĐQT	31/03/2026	Reallocation of representation ratio to VPBank's capital contribution representatives at GPBank.		100%
91	87/2026/NQ-HĐQT	31/03/2026	Change of location of Van Quan Branch		100%
92	88/2026/NQ-HĐQT	31/03/2026	Change of location of Ben Tre Branch	Disclosed	100%
93	89A/2026/NQ-HĐQT	31/03/2026	Approval of the annual report, program, and documents of the 2026 Annual General Meeting of Shareholders.		100%
94	89/2026/NQ-HĐQT	31/03/2026	Change of location of Viet Hung Branch	Disclosed	100%
95	90/2026/NQ-HĐQT	31/03/2026	Change of location of Nghe An Branch	Disclosed	100%
96	90A/2026/QDi-HĐQT	31/03/2026	Regulation on card issuance, payment, and usage at VPBank		100%
97	91/2026/QCH-HĐQT	01/04/2026	Regulation on the organization and operation of the Operations Division		100%
98	91A/2026/QĐNS-HĐQT	01/04/2026	Holding concurrent positions in branch		100%
99	92/2026/QĐNS-HĐQT	02/04/2026	Branch personnel appointment		100%
100	93/2026/NQ-HĐQT	06/04/2026	Change of the name and location of the District 6 branch.	Disclosed	100%
101	94/2026/NQ-HĐQT	06/04/2026	Approval of the contract for the deployment of treasury services between VPBank and GPBank.	Disclosed	100%
102	95/2026/NQ-HĐQT	06/04/2026	Change of location of Binh Chanh Branch		100%
103	96/2026/NQ-HĐQT	06/04/2026	Branch staff recruitment		100%
104	97/2026/NQ-HĐQT	06/04/2026	Branch staff recruitment		100%
105	98/2026/NQ-HĐQT	08/04/2026	Approval of the syndicated loan agreement between VPBank and VPB SMBC FC.	Disclosed	100%
106	99/2026/NQ-HĐQT	09/04/2026	Approval of the early redemption Plan for Bonds issued by VPBank	Disclosed	100%
107	100/2026/NQ-HĐQT	13/04/2026	Change of location of Dong Hanoi Branch		100%
108	101/2026/NQ-HĐQT	14/04/2026	Approval of the early redemption Plan for VPB12505 Bonds issued by VPBank	Disclosed	100%
109	102/2026/NQ-HĐQT	14/04/2026	Approval of the early redemption Plan for VPB12503 Bonds issued by VPBank	Disclosed	100%
110	103/2026/NQ-HĐQT	14/04/2026	Approval of the Bank's Self-Assessment Report on its compliance with requirements related to the internal rating based approach		100%
111	104/2026/NQ-HĐQT	17/04/2026	Approval of the Investment Plan for Capital Contribution and Additional Share Purchase in OPES Insurance Joint Stock Company	Disclosed	100%
112	105/2026/NQ-HĐQT	23/04/2026	Issuance of the Charter of Vietnam Prosperity Joint Stock Commercial Bank in 2026	Disclosed	100%
113	106/2026/QCH-HĐQT	23/04/2026	Regulation on internal governance of VPBank	Disclosed	100%
114	107/2026/QCH-HĐQT	23/04/2026	Regulation on the organization and operation of the Board of Directors	Disclosed	100%
115	108/2026/QĐ-HĐQT	23/04/2026	Regulation on organization and operation of the Supervisory Board	Disclosed	100%
116	109/2026/QĐNS-HĐQT	28/04/2026	Branch staff recruitment		100%
117	110/2026/QĐNS-HĐQT	28/04/2026	Branch staff recruitment		100%

118	111/2026/QDNS-HDQT	28/04/2026	Resignation from holding concurrent position in branch		100%
119	112/2026/CSH-HDQT	05/05/2026	Corporate Governance Policy		100%
120	113/2026/NQ-HDQT	05/05/2026	Correction of content in Board of Directors Resolution 84/2026/NQ-HDQT		100%
121	114/2026/NQ-HDQT	06/05/2026	Approval of the final registration date for receiving the payment of cash dividends for 2025.	Disclosed	100%
122	115A/2026/NQ-HDQT	06/05/2026	Approval of the list of employees whose ESOP shares were repurchased from employees who left the company.		100%
123	115/2026/NQ-HDQT	12/05/2026	Approval of syndicated loan agreements and transactions between VPBank and VPB SMBC FC; and between VPBank and GPBank.	Disclosed	100%
124	116/2026/NQ-HDQT	12/05/2026	Approval of contracts, transactions and risk limits with GPBank	Disclosed	100%
125	117/2026/NQ-HDQT	12/05/2026	Approval of contracts and transactions with OPES Insurance Joint Stock Company.	Disclosed	100%
126	118/2026/NQ-HDQT	12/05/2026	Approval of the adjustments/corrections in Board of Directors Resolution No. 81/2026/NQ-HDQT	Disclosed	100%
127	119/2026/NQ-HDQT	15/05/2026	Approval of the early redemption Plan for VPB12506 Bonds issued by VPBank	Disclosed	100%
128	120/2026/NQ-HDQT	15/05/2026	Approval of the early redemption Plan for VPB12508 Bonds issued by VPBank	Disclosed	100%
129	121/2026/NQ-HDQT	15/05/2026	Signing of transaction documents for the international syndicated loan jointly arranged by IFC and SMBC.	Disclosed	100%
130	122/2026/NQ-HDQT	15/05/2026	Approval of Contract, Transaction for granting trading limit with SMBC Hanoi branch.	Disclosed	100%
131	123/2026/QD-HDQT	15/05/2026	Appointment of approval experts in CIB Division		100%
132	124/2026/QDNS-HDQT	15/05/2026	Holding concurrent positions in branch		100%
133	125A/2026/QDNS-HDQT	16/05/2026	Branch personnel appointment		100%
134	125/2026/NQ-HDQT	19/05/2026	Plan for increasing charter capital in the first phase of 2026	Disclosed	100%
135	126A/2026/QDNS-HDQT	12/05/2026	Branch personnel appointment		100%
136	126/2026/QDNS-HDQT	20/05/2026	Branch personnel secondment allowance		100%
137	127/2026/QDNS-HDQT	20/05/2026	Branch personnel appointment		100%
138	128/2026/QDNS-HDQT	20/05/2026	Branch personnel appointment		100%
139	129/2026/QDNS-HDQT	20/05/2026	Branch staff recruitment		100%
140	130/2026/QDNS-HDQT	20/05/2026	Branch staff recruitment		100%
141	131/2026/QDNS-HDQT	21/05/2026	Appointment of Director of PCA Division		100%
142	132/2026/QDNS-HDQT	21/05/2026	Termination from concurrently holding the Division Head position		100%
143	132A/2026/NQ-HDQT	21/05/2026	Approval of the transfer of funds for dividend payment in 2025.		100%
144	132B/2026/NQ-HDQT	22/05/2026	Approval of loan contracts, and transactions between VPBank and customers		100%
145	133/2026/NQ-HDQT	01/06/2026	Change of location of Ba Ria Branch		100%
146	135/2026/CSH-HDQT	02/06/2026	Model risk management policy		100%
147	136/2026/QDNS-HDQT	02/06/2026	Holding concurrent positions in branch		100%
148	137/2026/QDNS-HDQT	02/06/2026	Holding concurrent positions in branch		100%

149	138/2026/NQ-HĐQT	04/06/2026	Change of location of Ly Thuong Kiet Branch		100%
150	139/2026/NQ-HĐQT	04/06/2026	Change of location of Le Trong Tan Branch		100%
151	140/2026/NQ-HĐQT	04/06/2026	Change of location of Hoa Hung Transaction Office		100%
152	141/2026/NQ-HĐQT	04/06/2026	Change of location of Phuoc Kien Branch Office		100%
153	141A/2026/NQ-HĐQT	08/06/2026	Adjusting certain details related to asset purchase transactions.		100%
154	142/2026/NQ-HĐQT	09/06/2026	Change of location of Le Dai Hanh Branch	Disclosed	100%
155	143/2026/CSH-HĐQT	09/06/2026	VPBank's product development, approval, and management policy.		100%
156	143a/2026/QDNS-HĐQT	10/06/2026	Branch staff secondment		100%
157	143b/2026/QDNS-HĐQT	10/06/2026	Branch personnel secondment allowance		100%
158	144/2026/NQ-HĐQT	11/06/2026	Approval of the amended loan/credit transactions and contracts between VPBank and Bison High-Tech Panel Joint Stock Company.	Disclosed	100%
159	145/2026/QDNS-HĐQT	12/06/2026	Branch staff recruitment		100%
160	146/2026/QDNS-HĐQT	12/06/2026	Branch staff recruitment		100%
161	147/2026/QDNS-HĐQT	12/06/2026	Termination of employment contracts with branch staff.		100%
162	148/2026/QDNS-HĐQT	12/06/2026	Branch staff recruitment		100%
163	149/2026/QDNS-HĐQT	12/06/2026	Branch staff recruitment		100%
164	150/2026/QDNS-HĐQT	12/06/2026	Branch staff recruitment		100%
165	151/2026/QDNS-HĐQT	12/06/2026	Branch staff recruitment		100%
166	152/2026/QDNS-HĐQT	12/06/2026	Appointment of Director of Legal and Compliance Division		100%
167	153/2026/NQ-HĐQT	12/06/2026	Approval of the loan guarantee issuance transaction related to SMBC Bank Ho Chi Minh City Branch and SMBC Hanoi Branch.	Disclosed	100%
168	154/2026/NQ-HĐQT	17/06/2026	The last registration date to exercise the right to vote by shareholders in writing.	Disclosed	100%
169	155/2026/NQ-HĐQT	17/06/2026	Approval of related-party transactions (re-issuance of transaction limits to VPB SMBC Finance Company)	Disclosed	100%
170	156/2026/NQ-HĐQT	17/06/2026	Approval of the early redemption Plan for VPB12510 Bonds issued by VPBank	Disclosed	100%
171	157/2026/QD-HĐQT	24/06/2026	Regulation on the Delegation Matrix in Corporate Governance between VPBank and its subsidiaries.		100%
172	158/2026/NQ-HĐQT	24/06/2026	Approval of the increased credit limit value of syndicated loans with SMBC Bank - Singapore Branch and other lenders.	Disclosed	100%
173	159/2026/NQ-HĐQT	24/06/2026	Distribution and utilization of the Bonus Fund and Welfare Fund from VPBank's profits in 2025.		100%
174	160/2026/QDNS-HĐQT	25/06/2026	Branch personnel appointment		100%
175	161/2026/QDNS-HĐQT	25/06/2026	Termination of employment contracts with branch staff.		100%
176	162/2026/QDNS-HĐQT	25/06/2026	Termination of employment contracts with branch staff.		100%
177	163/2026/NQ-HĐQT	25/06/2026	Change of location of Dai Kim Branch	Disclosed	100%
178	164/2026/NQ-HĐQT	25/06/2026	Change of location of Ly Thanh Tong Branch	Disclosed	100%
179	165/2026/NQ-HĐQT	25/06/2026	Change of location of Nam Ha Branch		100%

180	166/2026/NQ-HĐQT	25/06/2026	Change of location of Krông Pắc Branch Office		100%
181	167/2026/NQ-HĐQT	25/06/2026	Approval of the early redemption Plan for VPB12511 Bonds issued by VPBank	Disclosed	100%
182	168/2026/QD-HĐQT	25/06/2026	Regulation on approval of problem credit facilities.		100%
183	169/2026/CSH-HĐQT	25/06/2026	Credit risk management policy		100%
184	170/2026/QD-HĐQT	25/06/2026	Regulation on liquidity contingency plan		100%
185	171/2026/QD-HĐQT	29/06/2026	Regulation on the internal control system at VPBank		100%
186	172/2026/QD-HĐQT	29/06/2026	Regulation on the organization, operation, and management of the network.		100%
187	173/2026/CSH-HĐQT	30/06/2026	Conflict of Interest Management Policy		100%
188	174/2026/QD-HĐQT	30/06/2026	Nullification of Regulation on the organization and operation of the Credit Council No. 332/2024/QCH-HĐQT and the Regulation on the organization and operation of the Debt Handling Council No. 182/2024/QCH-HĐQT		100%
189	175/2026/QD-HĐQT	30/06/2026	Regulation on approval of credit, prepayment risk limits, and indirect risk limits at VPBank.		100%
190	176/2026/QDNS-HĐQT	30/06/2026	Branch personnel appointment		100%
191	177/2026/QDNS-HĐQT	30/06/2026	Termination of employment contracts with branch staff.		100%
192	178/2026/QDNS-HĐQT	30/06/2026	Termination of employment contracts with branch staff.		100%
193	179/2026/NQ-HĐQT	30/06/2026	Approval of the execution of the Transaction Documents in connection with the international syndicated financing arranged jointly by IFC and SMBC (the "Phase 2 Facility").	Disclosed	100%

APPENDIX 02: List of VPBank's Related Persons and Transactions Between VPBank's Related Persons and VPBank

I. List of the Company's Related Persons

No.	Name of organization/individual	Securities trading account (if any)	Position at Company (if any)	Type of identification document (*) (ID Card/ Passport/ Business Registration Certificate)	Identification document number	Date of issue	Place of issue	Registered head office address	Date of becoming a related person	Date of ceasing to be a related person	Reason	Relationship with the Company
A	Insider											
1	Ngô Chi Dũng		BOD Chairman	Citizen ID Card					29/05/2020			Insider
2	Đào Hải Quân		BOD Vice Chairman	Citizen ID Card					29/05/2020			Insider
3	Lê Hồng Giang		BOD Vice Chairman	Citizen ID Card					29/05/2020			Insider
4	Nguyễn Đức Vinh		CEO cum BOD member	Citizen ID Card					29/05/2020			Insider
5	Taketsu Kimoto		BOD member	Passport					29/04/2024			Insider
6	Phạm Thị Nhung		BOD Vice Woman	Citizen ID Card					27/4/2021			Insider
7	Daniel Ashton Carroll		Independent BOD member	Passport					28/04/2025			Insider
8	Mai Xuân Hùng		Independent BOD member	Citizen ID Card					28/04/2025			Insider
9	Kim Ly Huyền		Head of the Supervisory Board	Citizen ID Card					29/05/2020			Insider
10	Vũ Hồng Cao		Member of the Supervisory Board	Citizen ID Card					29/05/2020			Insider
11	Nguyễn Thị Bích Hui		Member of the Supervisory Board	Citizen ID Card					28/04/2025			Insider
12	Đào Minh Ngọc		Member of the Supervisory Board	Citizen ID Card					28/04/2025			Insider
13	Yasunori Takahashi		Member of the Supervisory Board	Passport					28/04/2025			Insider
14	Lưu Thị Thảo		Standing Deputy Chief Executive Officer & Senior Executive Managing Director	Citizen ID Card					16/7/2018			Insider
15	Đương Thị Thu Thủy		Deputy Chief Executive Officer	Citizen ID Card					09/04/2009			Insider
16	Nguyễn Thanh Bình		Deputy Chief Executive Officer	Citizen ID Card					21/02/2002			Insider
17	Đinh Văn Nhò		Deputy Chief Executive Officer	Citizen ID Card					01/07/2018			Insider
18	Phùng Duy Khương		Standing Deputy Chief Executive Officer in charge of the South	Citizen ID Card					01/03/2019			Insider
19	Hiroki Kaniyo		Deputy Chief Executive Officer	Passport					05/08/2024			Insider
20	Vũ Minh Trường		Deputy Chief Executive Officer	Citizen ID Card					02/03/2026			Insider
21	Lê Hoàng Khánh An		Chief Financial Officer	Citizen ID Card					20/04/2020			Insider
22	Nguyễn Thị Thu Hằng		Chief Accountant	Citizen ID Card					28/12/2012			Insider
23	Lê Lan Kim		Corporate Governance Manager/ Secretary	Citizen ID Card					01/01/2021			Insider
B	Subsidiaries											
1	VPBank Asset Management Company Limited (VPB AMC)			Business Registration Certificate					Năm 2006			Subsidiary with VPBank ownership of 100%
2	VPBank SMBC Finance Company Limited (VPB SMBC FC)			Business Registration Certificate					Năm 2007			Subsidiary with VPBank ownership of 50%
3	VPBank Securities JSC (VPBankS)			Securities Business and Operation License					Năm 2022			Subsidiary with VPBank ownership of 79.96%
4	OFES Insurance Company (OFEN)			Establishment and Operation License					Năm 2022			Subsidiary with VPBank ownership of 89.71%
5	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)			Establishment and Operation License					Năm 2025			Subsidiary with VPBank ownership of 100%
C	Major shareholders, strategic shareholders											
1	Sumitomo Mitsui Banking Corporation			Establishment and Operation License					30/10/2023			Major shareholder holding 1,190,500,000 VPBank shares (equivalent to 15.003% ownership)

2. Transactions between the Company and its related persons; or between the Company and its major shareholders, insiders, or related persons of insiders

No.	Name of organization/individual	Relationship with Company	Type of Identification document (*) (ID Card/ Passport/ Business Registration Certificate)	Type of Identification document	Date of issue	Place of issue	Head office address/Contact address	Time of transaction with Company	Number of approval resolution/decision of IAGM/BOD, etc. (if any, specify date of issuance)	Nature, quantity, and total value of transaction	Notes
1	VFBank Asset Management Company Limited (VFBank AMC)	Subsidiary with VFBank ownership of 100%	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	VFBank's deposit-taking transactions with VFBank AMC, with total deposits of VND 55.8 billion during six months of 2026	
2	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	VFBank's deposit-taking transactions with VFBank SMBC FC, with total deposits of VND 4.6 trillion during six months of 2026.	
3	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	Other services provided by VFBank to VFBank SMBC FC. Income from such services amounted to VND 1.7 billion during six months of 2026	
4	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					19/01/2026	BOD Resolution No. 06/2026/NQ-HBQT dated 19 January 2026 regarding the syndicated loan agreement and transaction between SMBC and VFBank SMBC FC	Syndicated Loan Transactions and Agreements	
5	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					25/03/2026	BOD Resolution No. 74/2026/NQ-HBQT dated 25 March 2026 approving syndicated loan agreements and transactions between VFBank and VFBank SMBC FC, and between VFBank and GPBank	Syndicated Loan Transactions and Agreements	
6	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					25/03/2026	BOD Resolution No. 73/2026/NQ-HBQT dated 25 March 2026 regarding the syndicated loan agreement and transaction between SMBC and VFBank SMBC FC	Syndicated Loan Transactions and Agreements	
7	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					08/04/2026	BOD Resolution No. 98/2026/NQ-HBQT dated 8 April 2026 regarding the syndicated loan agreement and transaction between SMBC and VFBank SMBC FC	Syndicated Loan Transactions and Agreements	
8	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					12/05/2026	BOD Resolution No. 115/2026/NQ-HBQT dated 12 May 2026 approving syndicated loan agreements and transactions among VFBank, VFBank SMBC FC and GPBank	Syndicated Loan Transactions and Agreements	
9	VFBank SMBC Finance Company Limited	Subsidiary with VFBank ownership of 50%	Business Registration Certificate					18/06/2026	BOD Resolution No. 155/2026/NQ-HBQT dated 17 June 2026 regarding the renewal of transaction limits for VFBank SMBC FC	Agreement on the renewal of the transaction limits	
10	VFBank Securities Joint Stock Company (VFBankS)	Subsidiary with VFBank ownership of 79.96%	Securities Business and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	VFBank's deposit-taking transactions with VFBankS, with total deposits of VND 9 trillion during six months of 2026	
11	VFBank Securities Joint Stock Company (VFBankS)	Subsidiary with VFBank ownership of 79.96%	Securities Business and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	Other services provided by VFBank to VFBankS. Income from such services amounted to VND 469 million during six months of 2026	
12	VFBank Securities Joint Stock Company (VFBankS)	Subsidiary with VFBank ownership of 79.96%	Securities Business and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	Net income from interest-rate derivative contracts amounted to VND 135 trillion during six months	
13	VFBank Securities Joint Stock Company (VFBankS)	Subsidiary with VFBank ownership of 79.96%	Securities Business and Operation License					31/03/2026	BOD Resolution No. 85/2026/NQ-HBQT dated 31 March 2026 approving financial market product agreements, transactions and risk limits with VFBankS	Contracts and transactions involving financial-market products, including FX spot, FX forward and FX swap transactions, and derivative transactions such as IRS, CCS, etc. The settlement-risk and pre- settlement-risk limits applicable to these contracts and transactions are less than 20% of the charter capital.	
14	OFES Insurance Joint Stock Company (OFES)	Subsidiary with VFBank ownership of 89.71%	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	VFBank's deposit-taking transactions with OFES, with total deposits of VND 1.3 trillion during six months of 2026	
15	OFES Insurance Joint Stock Company (OFES)	Subsidiary with VFBank ownership of 89.71%	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	Expenses arising from insurance services paid by OFES to VFBank amounted to VND 54 billion during six months of 2026	
16	OFES Insurance Joint Stock Company (OFES)	Subsidiary with VFBank ownership of 89.71%	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HBQT issued on 25 March 2025 approving contracts and transactions with related parties	Transactions involving valuable papers issued by VFBank amounted to VND 890 billion during six months of 2026	
17	OFES Insurance Joint Stock Company (OFES)	Subsidiary with VFBank ownership of 89.71%	Establishment and Operation License					17/04/2026	BOD Resolution No. 104/2026/NQ-HBQT dated 17 April 2026 approving the additional capital contribution and share acquisition investment plan in OFES	Capital contribution to OFES amounted to VND 494 billion during the first six months	

18	OPES Insurance Joint Stock Company (OPES)	Subsidiary with VPBank ownership of 89.71%	Establishment and Operation License					10/02/2026	BOD Resolution No. 15/2026/NQ-HDQT dated 10 February 2026 approving contracts and transactions with OPES	OPES provides the services of "Bankers Blanket Bond and Electronic Computer Crime Insurance (BBB/ECC)," "Cyber Insurance," "Directors' and Officers' Liability Insurance (D&O)," "Financial Institutions Professional Indemnity Insurance (FII)," and "Shopee Card Insurance"	
19	OPES Insurance Joint Stock Company (OPES)	Subsidiary with VPBank ownership of 89.71%	Establishment and Operation License					12/05/2026	BOD Resolution No. 117/2026/NQ-HDQT dated 12 May 2026 approving contracts and transactions with OPES	OPES provides the services of "Annual Motor Vehicle Insurance," "Public Liability Insurance," and "Property Insurance"	
20	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)	Subsidiary with VPBank ownership of 100%	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	VPBank's deposit-taking transactions with GPBank, with total deposits of VND 4.5 trillion during six months of 2026	
21	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)	Subsidiary with VPBank ownership of 100%	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Other services provided by VPBank to GPBank. Income from such services amounted to VND 125 million during six months of 2026	
22	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)	Subsidiary with VPBank ownership of 100%	Establishment and Operation License					25/03/2026	BOD Resolution No. 74/2026/NQ-HDQT dated 25 March 2026 approving syndicated loan agreements and transactions between VPBank and VPI SMBC FC, and between VPBank and GPBank	Syndicated loan agreements and transactions	
23	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)	Subsidiary with VPBank ownership of 100%	Establishment and Operation License					06/04/2026	BOD Resolution No. 94/2026/NQ-HDQT dated 6 April 2026 approving the cash and vault service agreement between VPBank and GPBank	Cash and vault service implementation agreement	
24	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)	Subsidiary with VPBank ownership of 100%	Establishment and Operation License					12/05/2026	BOD Resolution No. 115/2026/NQ-HDQT dated 12 May 2026 approving syndicated loan agreements and transactions among VPBank, VPI SMBC FC and GPBank	Syndicated loan agreements and transactions	
25	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)	Subsidiary with VPBank ownership of 100%	Establishment and Operation License					12/05/2026	BOD Resolution No. 116/2026/NQ-HDQT dated 12 May 2026 approving agreements, transactions and risk limits with GPBank	Transaction and risk-limit agreement	
26	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Borrowings received by VPBank from SMBC amounted to VND 12 trillion during six months of 2026	
27	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Derivative services provided by VPBank to SMBC. Income from derivative services amounted to VND 246 billion during six months of 2026	
28	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	VPBank's deposit-taking transactions with SMBC, with total deposits of VND 1.7 trillion in six months of 2026	
29	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					26/01/2026	BOD Resolution No. 11/2026/NQ-HDQT dated 26 January 2026 approving a transaction with SMBC Singapore Branch regarding the arrangement of an international loan for VPBank	Approval of a transaction with the Singapore Branch of SMBC for the arrangement of an international loan for VPBank	
30	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					25/03/2026	BOD Resolution No. 72/2026/NQ-HDQT dated 25 March 2026 approving the loan agreement with SMBC Singapore Branch and other lenders	Approval of syndicated loan agreements and transactions between VPBank, the Singapore Branch of SMBC, and other lenders	
31	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					15/05/2026	BOD Resolution No. 121/2026/NQ-HDQT dated 15 May 2026 approving the signing of transaction documents relating to Phase 1 of the loan facility among VPBank, SMBC Singapore Branch and other lenders	Approval of the signing of transaction documents relating to the Phase 1 loan between VPBank, the Singapore Branch of SMBC, and other lenders	
32	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					15/05/2026	BOD Resolution No. 122/2026/NQ-HDQT dated 15 May 2026 approving the credit facility agreement between VPBank and SMBC Hanoi Branch	Credit facility agreement between VPBank and the Hanoi Branch of SMBC	
33	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					12/06/2026	BOD Resolution No. 153/2026/NQ-HDQT dated 12 June 2026 regarding VPBank's issuance of loan guarantees in favor of SMBC Ho Chi Minh City Branch and Hanoi Branch	Loan guarantees with the Ho Chi Minh City and Hanoi Branches of SMBC	
34	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.005% of VPBank's charter capital	Establishment and Operation License					24/06/2026	BOD Resolution No. 158/2026/NQ-HDQT dated 24 June 2026 regarding the adjustment of the total value of the syndicated loan from SMBC Singapore Branch and other lenders	Approval of an adjustment to the value of the syndicated loan from the Singapore Branch of SMBC and other lenders	

35	Sumitomo Mitsui Banking Corporation	Major shareholder holding 15.003% of VPBank's charter capital	Establishment and Operation License					30/06/2026	BOD Resolution No. 179/2026/NQ-HDQT dated 30 June 2026 approving transactions and the signing of Phase 2 transaction documents for loan facilities of up to USD 360 million between VPBank, SMBC Singapore Branch and other lenders	Approval of the signing of transaction documents relating to the Phase 2 loan between VPBank, the Singapore Branch of SMBC, and other lenders	
36	Vinh Trade Centre Investment Joint Stock Company (Vicentra)	Company in which Nguyen Canh Son Tung, son-in-law, serves as a BOD member	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Approval of the signing of transaction documents relating to the Phase 2 loan between VPBank, the Singapore Branch of SMBC, and other lenders	
37	Eurowindow Joint Stock Company	Company in which Nguyen Canh Son Tung, son-in-law, serves as a BOD member	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit and loan contracts with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
38	Effica MTV Company Limited	Company in which Ngo Ngoc Trung Johnny, the biological son of Ngo Chi Dung, owns 100% of charter capital	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
39	Rostra MTV Company Limited	Company in which Ngo Minh Phuong, biological daughter of Ngo Chi Dung, owns 100% of charter capital	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
40	Dienra Corp Joint Stock Company	Company in which Ngo Chi Trung Johnny and Ngo Minh Phuong, biological children of Ngo Chi Dung, collectively own more than 50% of charter capital	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
41	Pink Film Studio Company Limited	Company owned by Ms. Nguyen Thu Thuy, wife of Lo Bang Giang	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
42	Summer Shine Company Limited	Company owned by Ms. Nguyen Thu Thuy, wife of Lo Bang Giang	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
43	Railway Construction Corporation Joint-Stock Company	Company in which Nguyen Duc Giang, son of Nguyen Duc Vinh, owns 13.02% of charter capital, and Pham Ngoc Quoc Cuong, Nguyen Duc Vinh's biological nephew, owns 19.55% of charter capital	Business Registration Certificate					Transactions conducted during six months of 2026	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	

3. Transactions between the Company's insiders or their related persons and the Company's subsidiaries or companies controlled by the Company: None.

4. Transactions between the Company and other parties:

4.1 Transactions between the Company and companies in which members of the Board of Directors, members of the Supervisory Board, the Director (General Director), or other managers are or have been founding members, members of the Board of Directors, or the

4.2 Transactions between the Company and companies in which related persons of members of the Board of Directors, members of the Supervisory Board, the Director (General Director), or other managers serve as members of the Board of Directors or the Director:

No.	Name of organization/individual	Relationship with Company	Type of identification document (*) (ID Card/ Passport/ Business Registration Certificate)	Identification document number	Date of issue	Place of issue	Head office address/Contact address	Time of transaction with Company	Number of approval resolution/decision of AGM/BOD, etc. (if any, specify date of issuance)	Nature, quantity, and total value of transaction	Notes
1	Vinh Trade Centre Investment Joint Stock Company (Vicentra)	Company in which Nguyen Canh Son Tung, son-in-law, serves as a BOD member	Business Registration Certificate					Transactions conducted during six months of 2025	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit contract with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	
2	Eurowindow Joint Stock Company	Company in which Nguyen Canh Son Tung, son-in-law, serves as a BOD member	Business Registration Certificate					Transactions conducted during six months of 2025	BOD Resolution No. 72/2025/NQ-HDQT issued on 25 March 2025 approving contracts and transactions with related parties	Deposit and loan contracts with VPBank. The transaction volume and value are not disclosed due to confidentiality requirements	

4.3 Other transactions of the Company (if any) that may provide material or non-material benefits to members of the Board of Directors, members of the Supervisory Board, the Director (General Director), or other managers: None.

APPENDIX 3: Share transactions by insiders and their related persons

1. List of insiders and their related persons

No	Full name	Securities trading account (if any)	Position at the Company (if any)	Type of identification document (*) (ID card/Passport/Business Registration Certificate)	Identification document number	Date of issue	Place of issue	Contact address	Number of shares held at the end of the period	Shareholding percentage at the end of the period	Notes
1	Ngô Chí Dũng		BOD Chairman	Citizen ID Card					328,553,899	4.1411%	
1.1	Ngô Chí Trình			Citizen ID Card					-	0.0000%	Father
1.2	Vũ Thị Quyên			Citizen ID Card					325,888,953	4.1075%	Mother
1.3	Phạm Công Việt			Citizen ID Card					90,160	0.0011%	Father-in-law
1.4	Đặng Thị Lâm			Citizen ID Card					393,201	0.0050%	Mother-in-law
1.5	Hoàng Anh Minh			Citizen ID Card					326,753,193	4.1184%	Wife
1.6	Ngô Minh Phương			Citizen ID Card					10,799,880	0.1361%	Child
1.7	Ngô Phương Anh			Citizen ID Card					-	0.0000%	Child
1.8	Ngô Chí Trung Johnny			Citizen ID Card					70,000,000	0.8823%	Child
1.9	Nguyễn Cảnh Sơn Tùng			Citizen ID Card					-	0.0000%	Son-in-law
1.10	Ngô Thị Khánh Hòa			Citizen ID Card					-	0.0000%	Older sister
1.11	Ngô Thanh Hằng			Citizen ID Card					-	0.0000%	Older sister
1.12	Trần Ngọc Bê			Citizen ID Card					51,629,770	0.6507%	Older brother-in-law
1.13	Lê Thiệu Sơn			Citizen ID Card					73	0.0000%	Older brother-in-law
1.14	Eurowindow Holding Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is a BOD member cum CFO
1.15	Hanoi Investment and Construction Joint Stock Company No. 1			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is a BOD member
1.16	Hanoi-Moscow Trade Center Investment Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, owns more than 10% of charter capital
1.17	EuroFinance Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is the BOD Chairman
1.18	Vinh Trade Centre Investment Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is a BOD member
1.19	Eurowindow Quang Binh Five Star Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is the BOD Chairman
1.20	Moscow-Hanoi Housing Investment Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is a BOD member
1.21	Effexi MTV Company Limited			Business Registration Certificate					61,823,400	0.7792%	Company in which Ngo Ngoc Trung Johnny, son, owns 100% of charter capital
1.22	Rostra MTV Company Limited			Business Registration Certificate					35,108,400	0.4425%	Company in which Ngo Minh Phuong, daughter, owns 100% of charter capital
1.23	Diera Corp Joint Stock Company			Business Registration Certificate					348,748,866	4.3957%	Company in which Ngo Chi Trung Johnny and Ngo Minh Phuong, son and daughter, own more than 50% of charter capital

1.24	Eurowindow Joint Stock Company			Business Registration Certificate				-	0.0000%	Company in which Nguyen Canh Son Tung, son-in-law, is a BOD member
2	Bùi Hải Quân		BOD Vice Chairman	Citizen ID Card				156,329,202	1.9704%	
2.1	Bùi Đình Đỗ			Citizen ID Card				-	0.0000%	Father
2.2	Mạc Thị Hiền			Citizen ID Card				-	0.0000%	Mother
2.3	Kim Ngọc Tâm			Citizen ID Card				-	0.0000%	Father-in-law
2.4	Cao Thị Chin			N/A				-	0.0000%	Mother-in-law - Passed away
2.5	Kim Ngọc Cẩm Ly			Citizen ID Card				286,603,963	3.6124%	Wife
2.6	Bùi Cẩm Thi			Citizen ID Card				20,000,000	0.2521%	Child
2.7	Bùi Hải Ngân			Citizen ID Card				20,000,000	0.2521%	Child
2.8	Bùi Hải Sơn			Citizen ID Card				-	0.0000%	Older brother
2.9	Võ Thanh Thủy			Citizen ID Card				-	0.0000%	Sister-in-law
2.10	Viet Hai Investment Joint Stock Company			Business Registration Certificate				-	0.0000%	- Company in which Kim Ngọc Cam Ly, Bui Hai Quan's wife, owns 9% of charter capital. - Company's 10% or more of charter capital is owned by declarant.
2.11	Bison Advance Technology Panel Joint Stock Company			Business Registration Certificate				-	0.0000%	- Company's 10% of charter capital is owned by declarant.
2.12	OPES Insurance Joint Stock Company			Establishment and Operation License				-	0.0000%	The company has the declarant be the Chairman of the BOD - VPBank's subsidiary
3	Lô Băng Giang		BOD Vice Chairman	Citizen ID Card				8,249,316	0.1040%	
3.1	Lô Trung Hải			N/A				-	0.0000%	Father - Passed away
3.2	Lý Thị Thu Hà			Citizen ID Card				282,127,582	3.5560%	Mother
3.3	Nguyễn Phú Đức			N/A				-	0.0000%	Father-in-law - Passed
3.4	Trần Thị Kim Thuận			Citizen ID Card				-	0.0000%	Mother-in-law
3.5	Nguyễn Thu Thủy			Citizen ID Card				203,349,411	2.5630%	Wife
3.6	Lô Thủy Dương Sophia			Citizen ID Card				-	0.0000%	Child
3.7	Lô Thủy Vi Kristina			Citizen ID Card				-	0.0000%	Child
3.8	Lô An Tồn			Citizen ID Card				-	0.0000%	Child
3.9	Lô Thủy Minh Melania			Citizen ID Card				-	0.0000%	Child
3.10	Lô Hải Yến Ngọc			Citizen ID Card				4,376,259	0.0552%	Older sister
3.11	Nguyễn Văn Thanh			Citizen ID Card				-	0.0000%	Older brother-in-law
3.12	Thuy Design House Company Limited			Business Registration Certificate				-	0.0000%	Company is owned by Nguyen Thu Thuy, wife of Lo Bang Giang
3.13	Contemporary International Company Limited			Business Registration Certificate				-	0.0000%	Company is owned by Nguyen Thu Thuy, wife of Lo Bang Giang
3.14	Yen Thanh Trading Services and Engineering Company Limited			Business Registration Certificate				-	0.0000%	Nguyen Van Thanh, Lo Bang Giang's older brother-in-law is owner cum CEO of company
3.15	Pink Film Studio Company Limited			Business Registration Certificate				-	0.0000%	Company is owned by Nguyen Thu Thuy, wife of Lo Bang Giang
3.16	Summer Shine Company Limited			Business Registration Certificate				-	0.0000%	Company is owned by Nguyen Thu Thuy, wife of Lo Bang Giang
4	Nguyễn Đức Vinh		CEO cum BOD member	Citizen ID Card				104,905,020	1.3222%	
4.1	Nguyễn Văn Sâm			-				-	0.0000%	Father - Passed away
4.2	Phạm Thị Thanh			-				-	0.0000%	Mother - Passed away
4.3	Đỗ Xuân Nghi			-				-	0.0000%	Father-in-law - Passed away
4.4	Đinh Thị Bích Hoàn			-				-	0.0000%	Mother-in-law - Passed away
4.5	Đỗ Quỳnh Ngân			Citizen ID Card				43,690,102	0.5507%	Wife
4.6	Nguyễn Đức Giang			Citizen ID Card				27,167,017	0.3424%	Child
4.7	Nguyễn Quỳnh Phương			Citizen ID Card				-	0.0000%	Child
4.8	Nguyễn Việt Phương			Citizen ID Card				-	0.0000%	Daughter-in-law
4.9	Nguyễn Thị Nhung			Citizen ID Card				-	0.0000%	Older sister

4.10	Nguyễn Đức Tâm			Citizen ID Card					-	0.0000%	Older brother
4.11	Nguyễn Đức Thịnh			Citizen ID Card					-	0.0000%	Older brother
4.12	Nguyễn Đức Lợi			Citizen ID Card					-	0.0000%	Older brother
4.13	Nguyễn Thị Kim Hải			Citizen ID Card					-	0.0000%	Older sister
4.14	Nguyễn Thị Nguyệt Nga			Citizen ID Card					-	0.0000%	Older sister
4.15	Nguyễn Văn Xuyên								-	0.0000%	Older brother-in-law - Passed away
4.16	Đỗ Kim Thịnh			Citizen ID Card					-	0.0000%	Older sister-in-law
4.17	Nguyễn Thị Ngọc Bích			Citizen ID Card					-	0.0000%	Older sister-in-law
4.18	Trần Thị Hòa			Citizen ID Card					-	0.0000%	Older sister-in-law
4.19	Phạm Ngọc Trần			Citizen ID Card					-	0.0000%	Older brother-in-law
4.20	Nguyễn Thị Hồng Mai			Citizen ID Card					-	0.0000%	Younger sister-in-law
4.21	VPBank SMBC Finance Company Limited			Business Registration Certificate					-	0.0000%	Subsidiary of VPBank as the declarant is a member of Members Council
4.22	Huu Lợi Trading Company Limited			Business Registration Certificate					-	0.0000%	Company in which Nguyễn Đức Giang, son, owns 34% of charter capital
4.23	BEKNOW Green Technology Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyễn Đức Giang, son, owns 34% of the charter capital
4.24	Viet Nam EcoHealth Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyễn Việt Phương, daughter-in-law, owns 15% of the charter capital
4.25	PLI Invest Company Limited			Business Registration Certificate					-	0.0000%	Company in which Do Quỳnh Ngan, wife, owns 99.81% of the charter capital
4.26	Railway Construction Corporation Joint-Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyễn Đức Giang, son, owns 13.02% of charter capital, and Phạm Ngọc Quốc Cường, biological nephew, owns 19.55% of charter capital
4.27	Phu Nam Sơn Company			Business Registration Certificate					-	0.0000%	Company in which Nguyễn Đức Giang, son, owns 37% of charter capital, and Phạm Ngọc Quốc Cường, biological nephew, owns 10% of charter capital
4.28	Lynk&D Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which Nguyễn Quỳnh Phương, daughter, serves as a BOD member
5	Takeshi Kimoto		BOD member	Passport					-	0.0000%	
5.1	Kenichi Kimoto			N/A					-	0.0000%	Father
5.2	Katsuko Kimoto			N/A					-	0.0000%	Mother
5.3	Kyoko Kimoto			Passport					-	0.0000%	Wife
5.4	Yayoi Imamura			N/A					-	0.0000%	Older sister
5.5	Masaharu Imamura			N/A					-	0.0000%	Older brother-in-law
5.6	Yasuhiro Nakamura			N/A					-	0.0000%	Father-in-law
5.7	Kimie Nakamura			N/A					-	0.0000%	Mother-in-law
6	Phạm Thị Nhung		BOD Vice Chairwoman	Citizen ID Card				76,065,995	-	0.9587%	
6.1	Phạm Đình Thạc			Citizen ID Card					-	0.0000%	Father
6.2	Lương Thị Hiền			Citizen ID Card					-	0.0000%	Mother
6.3	Trương Văn Ngang								-	0.0000%	Father-in-law - Passed away
6.4	Vì Thị Hồng Miêu			Citizen ID Card					-	0.0000%	Mother-in-law
6.5	Trương Vi Tuấn			Citizen ID Card					-	0.0000%	Husband
6.6	Trương Vi Thảo			Citizen ID Card					-	0.0000%	Child
6.7	Trương Phúc Quân			Citizen ID Card					-	0.0000%	Child
6.8	Phạm Thị Thu Hiền			Citizen ID Card					-	0.0000%	Younger sister
6.9	Nguyễn Văn Hòa			Citizen ID Card					-	0.0000%	Younger brother-in-law

6.10	Viet Dragon Online Services Joint Stock Company			Business Registration Certificate						-	0.0000%	Company in which Truong Vi Tuan, husband, owns 100% of charter capital and is CEO
6.11	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)			Business Registration Certificate						-	0.0000%	VPBank's subsidiary has the declarant be Chairman of the Members Council
7	Daniel Ashton Carroll		Independent BOD member	Passport						-	0.0000%	
7.1	Stasia Ann Obremskey			Passport						-	0.0000%	Wife
7.2	William Ryan Carroll			Passport						-	0.0000%	Child
7.3	Peter Owen Carroll			Passport						-	0.0000%	Child
7.4	Grace Anastasia Carroll			Passport						-	0.0000%	Child
7.5	Daniel Owen Carroll									-	0.0000%	Father - Passed away
7.6	Martha Lucille Smith									-	0.0000%	Mother - Passed away
7.7	Steven Carroll			Passport						-	0.0000%	Older brother
7.8	Bonnie Carroll			Passport						-	0.0000%	Older sister-in-law
7.9	Peter L. Obremskey			Passport						-	0.0000%	Father-in-law
7.10	Sandra Obremskey			Passport						-	0.0000%	Mother-in-law
7.11	Brooklands Capital Strategies Management, LP			Business Registration Certificate						-	0.0000%	Daniel Ashton Carroll owns 33% of the charter capital
7.12	Interactor LLC			Business Registration Certificate						-	0.0000%	Daniel Ashton Carroll owns 9% of the charter capital
8	Mai Xuân Hùng		Independent BOD member	Citizen ID Card						-	0.0000%	
8.1	Mai Xuân Chiêu									-	0.0000%	Father - Passed away
8.2	Nguyễn Thị Tới									-	0.0000%	Mother - Passed away
8.3	Dương Thanh Hương			Citizen ID Card						-	0.0000%	Wife
8.4	Dương Đình Bảo									-	0.0000%	Father-in-law - Passed away
8.5	Đỗ Thanh Xuân									-	0.0000%	Mother-in-law - Passed away
8.6	Mai Xuân Dung			Citizen ID Card						-	0.0000%	Child
8.7	Mai Xuân Hiếu			Citizen ID Card						-	0.0000%	Child
8.8	Bạch Hưng Phú			Citizen ID Card						-	0.0000%	Son-in-law
8.9	Phạm Hoàng Mì			Citizen ID Card						-	0.0000%	Daughter-in-law
8.10	Mai Thị Hiền			Citizen ID Card						-	0.0000%	Older sister
8.11	Mai Thị Thi			Citizen ID Card						-	0.0000%	Younger sister
8.12	Mai Xuân Hoài			Citizen ID Card						-	0.0000%	Younger brother
8.13	Mai Thị Hương									-	0.0000%	Younger sister - Passed away
8.14	Hà Khắc Giới			Citizen ID Card						-	0.0000%	Older brother-in-law
8.15	Phạm Thị Lý			Citizen ID Card						-	0.0000%	Younger sister-in-law
9	Kim Ly Huyền		Head of Supervisory Board	Citizen ID Card					269,997	-	0.0034%	
9.1	Kim Ngọc Chính			Citizen ID Card						-	0.0000%	Father
9.2	Lê Thị Sơn			Citizen ID Card						-	0.0000%	Mother
9.3	Lê Như Mậu									-	0.0000%	Father-in-law - Passed away
9.4	Nguyễn Thị Uyên									-	0.0000%	Mother-in-law - Passed away
9.5	Lê Như Ngọc			Citizen ID Card						-	0.0000%	Husband
9.6	Lê Huyền My			Citizen ID Card						-	0.0000%	Child
9.7	Lê Hoàng Nguyễn			Citizen ID Card						-	0.0000%	Child
9.8	Kim Ngọc Quang			Citizen ID Card					1,500	-	0.0000%	Younger brother
9.9	Kim Ngọc Tuyền			Citizen ID Card						-	0.0000%	Younger brother
9.10	Nguyễn Thị Hiền Lương			Citizen ID Card					1,000	-	0.0000%	Younger sister-in-law
9.11	Vũ Thanh Hương			Citizen ID Card						-	0.0000%	Younger sister-in-law
10	Vũ Hồng Cao		Supervisory Board member	Citizen ID Card					378,855	-	0.0048%	
10.1	Vũ Oanh									-	0.0000%	Father - Passed away
10.2	Trần Thị Thạch			Citizen ID Card						-	0.0000%	Mother
10.3	Giang Ngọc Tùng									-	0.0000%	Father-in-law - Passed away
10.4	Nguyễn Thị Thành			Citizen ID Card						-	0.0000%	Mother-in-law
10.5	Giang Thị Thu Hà			Citizen ID Card						-	0.0000%	Wife

10.6	Vũ Gia Hiền			Citizen ID Card					-	0.0000%	Child
10.7	Vũ Bích Tuyền			Citizen ID Card					-	0.0000%	Older sister
10.8	Vũ Thị Kim Tuyền			Citizen ID Card					-	0.0000%	Older sister
10.9	Nguyễn Công Hợp								-	0.0000%	Older brother-in-law - Passed away
10.10	Ta Xuân Thanh			Citizen ID Card					-	0.0000%	Older brother-in-law
10.11	VPBank Securities Joint Stock Company (VPBankS)			Securities Business and Operation License					-	0.0000%	Company in which Vu Hong Cao is Head of Supervisory Board
11	Nguyễn Thị Bích Hợp		Supervisory Board member	Citizen ID Card					12,700	0.0002%	
11.1	Hoàng Thanh Sơn			Citizen ID Card					-	0.0000%	Child
11.2	Hoàng Thanh Thủy			Citizen ID Card					-	0.0000%	Child
11.3	Nguyễn Văn Mỹ			Citizen ID Card					-	0.0000%	Father
11.4	Đào Thị Hồng			Citizen ID Card					-	0.0000%	Mother
11.5	Nguyễn Minh Hoàng			Citizen ID Card					-	0.0000%	Younger brother
11.6	Trần Diệu Linh			Citizen ID Card					-	0.0000%	Younger sister-in-law
12	Bùi Minh Ngọc		Supervisory Board member	Citizen ID Card					20,543	0.0003%	
12.1	Bùi Thế Vinh			Citizen ID Card					-	0.0000%	Husband
12.2	Bùi Lê Phương			Citizen ID Card					-	0.0000%	Father
12.3	Nguyễn Thị Phương Vân			Citizen ID Card					-	0.0000%	Mother
12.4	Bùi Thế Hùng			Citizen ID Card					-	0.0000%	Father-in-law
12.5	Nguyễn Thị Bích Cường			Citizen ID Card					-	0.0000%	Mother-in-law
12.6	Bùi Ngọc Lâm Anh			Citizen ID Card					-	0.0000%	Child
12.7	Bùi Ngọc Tường Anh			Citizen ID Card					-	0.0000%	Child - Minor
12.8	Bùi Minh Quân			Citizen ID Card					3,000	0.0000%	Younger brother
12.9	Trần Thu Trang			Citizen ID Card					-	0.0000%	Younger sister-in-law
13	Yasunori Takahashi		Supervisory Board member	Passport					-	0.0000%	
13.1	Mieko Takahashi			Passport					-	0.0000%	Mother
13.2	Masanori Takahashi			N/A					-	0.0000%	Father - Passed away
13.3	Noriko Anzai			N/A					-	0.0000%	Mother-in-law
13.4	Toshio Anzai			N/A					-	0.0000%	Father-in-law - Passed away
13.5	Sachiko Takahashi			Passport					-	0.0000%	Wife
13.6	Sora Takahashi			Passport					-	0.0000%	Child
13.7	Yumiko Kamishima			Passport					-	0.0000%	Younger sister
13.8	Shinji Kamishima			Passport					-	0.0000%	Younger brother-in-law
14	Lưu Thị Thảo		Standing Deputy Chief Executive Officer & Senior Executive Managing Director	Citizen ID Card					9,898,869	0.1248%	
14.1	Lưu Hùng Chương								-	0.0000%	Father - Passed away
14.2	Phạm Thị Nha			Citizen ID Card					-	0.0000%	Mother
14.3	Hoàng Văn Long								-	0.0000%	Father-in-law - Passed away
14.4	Nguyễn Thị Chiến								-	0.0000%	Mother-in-law - Passed away
14.5	Hoàng Đình Lợi			Citizen ID Card					-	0.0000%	Father
14.6	Hoàng Minh Đức			Citizen ID Card					-	0.0000%	Child
14.7	Hoàng Minh Trí			Citizen ID Card					-	0.0000%	Child
14.8	Lưu Thị Phương			Citizen ID Card					-	0.0000%	Older sister
14.9	Lưu Thị Hoa			Citizen ID Card					-	0.0000%	Younger sister
14.10	Lưu Hùng Kiên			Citizen ID Card					-	0.0000%	Younger brother
14.11	Đỗ Đình Bốn			Citizen ID Card					-	0.0000%	Younger brother-in-law
14.12	Lê Thế Linh			Citizen ID Card					-	0.0000%	Older brother-in-law
14.13	Bùi Thị Nhung		Senior Officer, Centralized Complaint Resolution Team – Contact Center 247	Citizen ID Card					-	0.0000%	Younger sister-in-law
14.14	VPBank Asset Management Company Limited (VPBank AMC)			Business Registration Certificate					-	0.0000%	VPBank's subsidiary as declarant is a member of Members Council

14.15	Truong Thanh Viet Nam Group Joint Stock Company		Business Registration Certificate					-	0.0000%	Company in which Hoang Dinh Loi, husband, currently serves as a BOD member cum Deputy CEO
14.16	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)		Business Registration Certificate					-	0.0000%	VPBank's subsidiary as declarant is standing vice chairman of Members Council
14.17	Montravel Viet Nam Joint Stock Company		Business Registration Certificate					-	0.0000%	Company in which Luu Hung Kien, younger brother, is a legal representative
14.18	Moncover Viet Nam Joint Stock Company		Business Registration Certificate					-	0.0000%	Company in which Luu Hung Kien, younger brother, is a legal representative
15	Duong Thi Thu Thuy	Deputy CEO	Citizen ID Card					2,159,477	0.0272%	
15.1	Duong Tuan							-	0.0000%	Father - Passed away
15.2	Tran Thi Nguyet Thu		ID Card					-	0.0000%	Mother - The ID card has not been renewed due to advanced age
15.3	Nguyen Ung							-	0.0000%	Father-in-law - Passed away
15.4	Pham Thi Hai Au							-	0.0000%	Mother-in-law - Passed away
15.5	Nguyen Hai Van		Citizen ID Card					-	0.0000%	Husband
15.6	Nguyen Thai Son		Citizen ID Card					-	0.0000%	Child
15.7	Nguyen Minh Nguyen		Citizen ID Card					-	0.0000%	Child
15.8	Nguyen Trang Nguyen		Citizen ID Card					-	0.0000%	Child
15.9	Duong Tuan Đức		Citizen ID Card					-	0.0000%	Younger brother
15.10	Duong My Hanh		Citizen ID Card					-	0.0000%	Younger sister
15.11	Vu To Hng		Citizen ID Card					-	0.0000%	Younger sister-in-law
15.12	Generation of Prosperity Sole Member Limited Commercial Bank (GPBank)		Business Registration Certificate					-	0.0000%	VPBank's subsidiary as the declarant be member of the Member Council
16	Nguyen Thanh Binh	Deputy CEO	Citizen ID Card					955,964	0.0120%	
16.1	Nguyen Khac Miên							-	0.0000%	Father - Passed away
16.2	Vân Thị Vương		Citizen ID Card					-	0.0000%	Mother
16.3	Nguyen Van Luroc							-	0.0000%	Father-in-law - Passed away
16.4	Nguyen Thi Van							-	0.0000%	Mother-in-law - Passed away
16.5	Nguyen Thi Ngoc Anh		Citizen ID Card					1,979,958	0.0250%	Wife
16.6	Nguyen Ngoc Anh		Citizen ID Card					-	0.0000%	Child
16.7	Nguyen Anh Tuan		Citizen ID Card					-	0.0000%	Child
16.8	Nguyen Minh Anh		Citizen ID Card					-	0.0000%	Child
16.9	Nguyen Quang Minh		Citizen ID Card					-	0.0000%	Older brother
16.10	Nguyen Thanh Nam							-	0.0000%	Older brother - Passed away
16.11	Nguyen Thanh An							-	0.0000%	Younger brother/sister - Passed away
16.12	Nguyen Thi Thanh Nhàn		Citizen ID Card					-	0.0000%	Younger sister
16.13	Nguyen Thanh Bắc		Citizen ID Card					50	0.0000%	Younger brother
16.14	Lê Thu Vân		Citizen ID Card					-	0.0000%	Older sister-in-law
16.15	Pham Thi Mân		Citizen ID Card					-	0.0000%	Older sister-in-law
16.16	Đinh Thanh Huyền		Citizen ID Card					-	0.0000%	Younger sister-in-law
16.17	Nguyen The Vurong		Citizen ID Card					-	0.0000%	Younger brother-in-law
16.18	VPBank Asset Management Company Limited (VPBank AMC)		Business Registration Certificate					-	0.0000%	The Company has the declarant be Chairman of the Member Council
16.19	Trade Union of Vietnam Prosperity Joint Stock Commercial Bank - Head Office		Decision					7,212,258	0.0909%	Nguyen Thanh Binh is Head of Trade Union of Vietnam Prosperity Joint Stock Commercial Bank H O
17	Đinh Văn Nho	Deputy CEO	Citizen ID Card					1,628,107	0.0205%	
17.1	Đinh Văn Thiệu		Citizen ID Card					-	0.0000%	Father

17.2	Cao Thị Đề			Citizen ID Card					-	0.0000%	Mother
17.3	Hoàng Thị Thanh			Citizen ID Card					-	0.0000%	Mother-in-law
17.4	Nguyễn Chinh Thắng			Citizen ID Card					-	0.0000%	Wife
17.5	Đinh Mai Chi			Citizen ID Card					-	0.0000%	Child
17.6	Đinh Minh Anh			Citizen ID Card					-	0.0000%	Child
17.7	Đinh Việt Dũng			Citizen ID Card					-	0.0000%	Child
17.8	Đinh Thu Thuong			Citizen ID Card					-	0.0000%	Younger sister
17.9	Đinh Văn Tùng			Citizen ID Card					-	0.0000%	Younger brother
17.10	Đặng Quang Tâm			Citizen ID Card					-	0.0000%	Younger brother-in-law
17.11	Nguyễn Thị Thu			Citizen ID Card					-	0.0000%	Younger sister-in-law
18	Phùng Duy Khương		Standing Deputy Chief Executive Officer in charge of the South	Citizen ID Card					1,282,486	0.0162%	
18.1	Phùng Quốc Khánh			Citizen ID Card					-	0.0000%	Father
18.2	Lương Thị Kim Phụng			Citizen ID Card					-	0.0000%	Mother
18.3	Phùng Cao Khang			Citizen ID Card					-	0.0000%	Child
18.4	Phùng An Lam			Citizen ID Card					-	0.0000%	Child
18.5	Phùng Thị Tường Vi			Passport					-	0.0000%	Younger sister
18.6	Nguyễn Lê Bá Huy			Passport					-	0.0000%	Younger brother-in-law
19	Hiroki Kamijo		Deputy CEO	Passport					-	0.0000%	
19.1	Yuzo Kamijo			Passport					-	0.0000%	Father
19.2	Ikuko Kamijo			Passport					-	0.0000%	Mother
19.3	Keiko Kamijo			Passport					-	0.0000%	Wife
19.4	Koki Kamijo			Passport					-	0.0000%	Child
19.5	Yuki Kamijo			Passport					-	0.0000%	Child
19.6	Taiki Kamijo			Passport					-	0.0000%	Child
19.7	Shigeru Imura			Passport					-	0.0000%	Father-in-law
19.8	Fusako Imura			Passport					-	0.0000%	Mother-in-law
19.9	Ayako Nakano			Passport					-	0.0000%	Younger sister
19.10	Koichiro Nakano			Passport					-	0.0000%	Younger brother-in-law
20	Vũ Minh Trường		Deputy CEO	Citizen ID Card					97,300	0.0012%	
20.1	Vũ Thị Thu Lê			Citizen ID Card					-	0.0000%	Wife
20.2	Vũ Thu Linh			Citizen ID Card					-	0.0000%	Child
20.3	Vũ Minh Tuệ Anh			Citizen ID Card					-	0.0000%	Child
20.4	Vũ Minh Châu Anh			Citizen ID Card					-	0.0000%	Child
20.5	Vũ Sơn Ca								-	0.0000%	Father - Passed away
20.6	Vũ Thị Hoàn								-	0.0000%	Mother - Passed away
20.7	Vũ Lê Lưu								-	0.0000%	Father-in-law - Passed away
20.8	Phạm Thị Thu Thủy			Citizen ID Card					148	0.0000%	Mother-in-law
20.9	Vũ Thị Nguyệt Hường			German passport					-	0.0000%	Older sister
20.10	Vũ Trường Giang			German passport					-	0.0000%	Older brother-in-law
20.11	Vũ Thị Bích Hợp			Citizen ID Card					-	0.0000%	Older sister
20.12	Hoàng Quốc Sơn			Citizen ID Card					-	0.0000%	Older brother-in-law
20.13	Vũ Lê Trung			Citizen ID Card					-	0.0000%	Younger brother-in-law
21	Lê Hoàng Khánh An		Chief Financial Officer	Citizen ID Card					338,292	0.0043%	
21.1	Lê Quang Minh			Citizen ID Card					-	0.0000%	Father
21.2	Hoàng Thị Tâm			Citizen ID Card					-	0.0000%	Mother
21.3	Lê Hoàng Khánh Trang			Citizen ID Card					-	0.0000%	Younger sister
21.4	Phạm Lương Tiến			Citizen ID Card					-	0.0000%	Younger brother-in-law
21.5	LynkaiD Joint Stock Company			Business Registration Certificate					-	0.0000%	Company in which declarant is a BOD Vice Chairman
22	Nguyễn Thị Thu Hằng		Chief Accountant	Citizen ID Card					107,940	0.0014%	
22.1	Nguyễn Văn Mão								-	0.0000%	Father - Passed away
22.2	Bùi Thị Hà			Citizen ID Card					-	0.0000%	Mother
22.3	Hoàng Văn Quý								-	0.0000%	Father-in-law - Passed away
22.4	Hoàng Thị Nghĩa								-	0.0000%	Mother-in-law - Passed away
22.5	Hoàng Đức Tiến			Citizen ID Card					-	0.0000%	Husband
22.6	Hoàng Vũ			Citizen ID Card					-	0.0000%	Child
22.7	Hoàng Lan Phương			Citizen ID Card					-	0.0000%	Child
22.8	Nguyễn Bích Thủy								-	0.0000%	Older sister - Passed away
22.9	Nguyễn Việt Long			Citizen ID Card					-	0.0000%	Younger brother-in-law
22.1	Nguyễn Thị Bích Ngọc			Citizen ID Card					-	0.0000%	Younger sister
23	Lê Lun Kim		Corporate Governance Manager/ Secretary	Citizen ID Card					42,342	0.0005%	

23.1	Lê Đình Hương								-	0.0000%	Father - Passed away
23.2	Lê Bạch Yến			Citizen ID Card					-	0.0000%	Mother
23.3	Hoàng Thị Huy			Citizen ID Card					-	0.0000%	Mother-in-law
23.4	Nguyễn Xuân Minh								-	0.0000%	Father-in-law - Passed away
23.5	Nguyễn Xuân Thắng			Citizen ID Card					-	0.0000%	Husband
23.6	Nguyễn Anh Thu			Citizen ID Card					-	0.0000%	Child
23.7	Nguyễn Khánh Hà								-	0.0000%	Child - Minor
23.8	Lê Hà An			Citizen ID Card					-	0.0000%	Older sister
23.9	Lê Bảo Ngọc			Citizen ID Card					534	0.0000%	Younger brother
23.1	Lê Quý Báu			Citizen ID Card					-	0.0000%	Older brother-in-law
23.11	Đinh Thị Kiên Giang			Citizen ID Card					-	0.0000%	Younger sister-in-law

2. Share transactions conducted during the year by insiders and their related persons

No	Person conducting the transaction	Insider shareholder/Relationship with the insider shareholder	Number of shares held at beginning of period		Number of shares held at end of period		Reason for the increase/decrease (purchase, sale)
			Number of shares	Percentage	Number of shares	Percentage	
1	Phạm Thị Nhung	BOD member, Standing Deputy CEO	46,065,995	0.683%	76,065,995	0.959%	Share purpose
2	Kim Ngọc Quang	Younger brother of Phạm Thị Nhung	-	0.000%	1,500	0.000%	Share purpose
	Bùi Minh Quân	Younger brother of Bùi Minh Ngọc	4,900	0.000%	3,000	0.000%	Share sale
3	Nguyễn Thanh Bắc	Younger brother of Nguyễn Thanh Bình	1,650	0.000%	50	0.000%	Share sale