

No: 072 /HĐQT-NHCT44
Re: Disclosure of 2018
Corporate Governance Report

Hanoi, 29th January, 2019

INFORMATION DISCLOSURE

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

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

Securities code: CTG

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

Telephone: +84.24.39421030 - Fax: +84.24.39421032

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

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

Telephone: +84.24.39421030 - Fax: +84.24.39421032

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

Contents of information disclosure:

VietinBank would like to disclose 2018 corporate governance report.

This information has been announced on electronic website of VietinBank on January 29th, 2019 at <http://investor.vietinbank.vn>.

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

Attachments:

- 2018 corporate governance report

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS



Le Duc Tho

No: 073 /BC-HĐQT-NHCT44

Hanoi, January 29th, 2019

REPORT ON CORPORATE GOVERNANCE

(For the year 2018)

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

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

I. Activities of the General Meeting of Shareholders

No.	Resolution	Date	Content
1	18/NQ-ĐHĐCĐ	21/04/2018	<p>Resolution of 2018's Annual General Meeting (AGM) of Shareholders approved the following content:</p> <ul style="list-style-type: none">- Report of the BoD on task performance in 2017 and development orientation for 2018;- Report of the BoM on 2017 business performance and development plan for 2018;- Report of the Supervisory Board on Supervisory Board's activities in 2017 and orientation for 2018;- 2017's audited financial reports;- 2017's profit distribution plan;- Remuneration for the BoD and the Supervisory Board in 2018;- Amendments and supplements to VietinBank's Charter on Organization and Operation; VietinBank's Internal Regulation on Corporate Governance, VietinBank's Regulation on the Organization and Operation of VietinBank BoD;- Promulgation of VietinBank's Regulation on Organization and Operation of the Supervisory Board;- Authorization for VietinBank's BoD to organize the development and approve VietinBank's Financial Regulation;- Termination of PG Bank merge into VietinBank;- VietinBank's personnel (Removal of Mr. Yotaro Agari from member of the BoDs; Election of Mr. Hideaki



			Takase to the BoDs for the term 2014-2019).
2	19/NQ-ĐHĐCĐ	08/12/2018	Resolution of 2018's Extraordinary General Meeting (EGM) of Shareholders approved the following content: <ul style="list-style-type: none"> - Indicators of 2018's business plan; - 2017's profit distribution plan; - Restructuring plan for investment project of VietinBank Head Office (VietinBank Tower) at Ciputra; - VietinBank's personnel (Removal of Ms. Nguyen Hong Van from her position of Board Member of VietinBank for the term 2014-2019 to be appointed the position of Deputy General Director of VietinBank; Removal of Ms. Pham Thi Hong Phuong from her position of Member of the Supervisory Board of VietinBank for the term 2014-2019 for retirement; Election of Mr. Tran Minh Binh, Acting General Director of VietinBank to the Board of Directors of VietinBank for the term 2014-2019.

II. Board of Directors (BoD):

1. Information on members of the BoD:

In 2018, VietinBank's BoD held 11 monthly meetings to evaluate business results and provide directions for VietinBank's operations as well as exchanging ideas on a number of issues related to corporate governance. In addition, the BoD and the standing BoD also handled with other issues through written – opinion form (138 times). Details are as follows:

No	BoD member	Position	Day becoming Board member of the BoD	Day no longer member of the BoD	Number of attendance	Percen-tage	Reasons for absence
1	Mr. Nguyen Van Thang	<i>Former Chairman</i>	31/05/2011	13/07/2018	85/85	100%	Did not attend BoD meetings and give written opinions since 13/7/2018 (<i>no longer being a BoD member</i>)
2	Mr. Le Duc Tho	Chairman of the BoD (<i>Former CEO</i>)	29/04/2014		149/149	100%	

3	Mr. Tran Minh Binh	Board member cum CEO	08/12/2018		11/11	100%	Attend BoD meetings and give written opinions since 08/12/2018 (start being a BoD member)
4	Mr. Cat Quang Duong	Board member	28/02/2012		132/132	100%	
5	Ms. Tran Thu Huyen	Board member	24/07/2014		131/131	100%	
6	Mr. Phung Khac Ke	Board member	01/11/2014		119/119	100%	
7	Mr. Hiroshi Yamaguchi	Board member cum Deputy CEO	17/04/2017		118/119	99%	Did not attend April meeting due to business trip.
8	Mr. Yotaro Agari	Board member	26/04/2016	21/04/2018	8/8	100%	Did not attend BoD meetings and give written opinions since 21/4/2018 (no longer being a BoD member)
9	Mr. Hideaki Takase	Board member	21/4/2018		109/109	100%	Attend BoD meetings and give written comments since 21/4/2018 (start being a BoD member)

10	Ms. Nguyen Hong Van	Deputy General Director cum CFO (former Board member)	04/06/2009	08/12/2018	104/104	100%	Did not attend BoD meetings and give written comments since 08/12/2018 (no longer being a BoD member)
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Notes:

- The total number of meetings of the BoD in 2018 is 149, including 11 monthly periodical meetings and 138 written opinions.
- Standing BoD which includes Chairman, Board member cum CEO and 01 Board member (depending on BoD's task assignment) has been no longer effective since 21/04/2018 according to Resolution of the 2018 Annual General Meeting of Shareholders No. 18/NQ-ĐHĐCĐ dated 21/4/2018 that approved the amendment and supplementation of VietinBank's Regulation on the Organization and Operation of VietinBank BoD.
- Chairman and Member of BoD cum CEO attend (i) all BoD's monthly meetings; (ii) give written opinions of the BoD and (iii) give written opinions of the Standing BoD.
- Board Members – Mr. Cat Quang Duong, Ms. Tran Thu Huyen, former Board Member Ms. Nguyen Hong Van: attend (i) all BoD's monthly meetings; (ii) give written opinions of the BoD and (iii) give some written opinions of the standing BoD (according to BoD's task assignment). However, written opinions of former Board Member Ms. Nguyen Hong Van were not required for documents related to VietinBank Insurance Corporation (VBI) because Ms. Nguyen Hong Van is currently the Chairwoman of VBI.
- Board Members – Mr. Phung Khac Ke, Mr. Hiroshi Yamaguchi: attend (i) all BoD's monthly meetings and (ii) give written opinions of the BoD.
- Board Members – Mr. Hideaki Takase, Mr. Yotaro Agari: Non-residential Board Members, attend (i) some BoD's monthly meetings and (ii) give written opinions of the BoD.

2. Supervision by the BoD over the Board of Management (BoM):

Supervisory activities of the BoD over the BoM were carried out in accordance with the Internal Management Regulations, the Regulations on Organization and Operation of the BoD and the Regulation on Organization and Operation of the BoM. On the other hand, the CEO is also a board member, which ensuring the supervision of the BoD on management activities. The BoD also assigned the BoM to closely monitor the macroeconomic situation and market developments, guidelines and directions of the Government, the State Bank of Vietnam in order to seriously and drastically implement business solutions and innovate the methods of corporate governance.

At regular monthly meetings of the BoD, the CEO reported all aspects of VietinBank operations as well as the results of implementing resolutions approved by the AGM and the BoD.

In addition to periodical reports, in 2018, the CEO on behalf of the BoM also reported to the

BoD several topics for further discussion, such as:

- Government's Resolutions, Directives and Circulars of the State Bank of Vietnam (SBV) on measures to manage monetary policy, stabilize interest rates and macro-economy as well as to restructure the banking sector, such as Resolution No. 01/NQ-CP dated January 1st, 2018 of the Government on the main tasks and solutions to implement the socio-economic development plan and state budget estimates for 2018; Decision No. 1058/QĐ-TTg of the Prime Minister approving the scheme "Restructuring the system of credit institutions associated with dealing with bad debts in the period of 2016-2020"; Resolution No. 42/2017/QH14 of the National Assembly on piloting the handling of bad debts of credit institutions; Decision No. 986/QĐ-TTg dated 08/08/2018 of the Prime Minister approving the development strategy of Vietnamese banking industry until 2025, orientation to 2030...
- World economic developments, fluctuations in the global stock market and the impact of global trade war on Vietnam's macro economy as well as banking operations;
- Building and finalizing the restructuring plan associated with bad debt handling in the period of 2016-2020 that being approved by the SBV on November 27th, 2018 under Decision No. 2337/QĐ-NHNN.
- Completing the system of policy documents and internal regulations to ensure compliance with Circular 13/2018/TT-NHNN (effective from January 1st, 2019), while ensuring effective implementation of business activities in accordance with Circular 13/2018/TT-NHNN; improving the efficiency and capacity of internal control and inspection.
- Completing the model of risk management approaching international practices and regulations of the SBV, proceeding to apply Basel II, strengthening the control of activities and control debt quality as well as handling bad debts; paying special attention to the identification and early warning of risks, well manage existing and potential risks affecting VietinBank.
- Progress of implementing major IT projects of VietinBank;
- Network development, stepping up the standardization of the organization model, consolidating and reforming the organizational structure and operation model with the roadmap towards international standards.

Accordingly, VietinBank's business activities have achieved many positive results as below.

In 2018, the total value generated by VietinBank is estimated at VND 27.3 trillion, an increase of 14.2% compared to 2017. The average growth of the total assets is estimated at 6.3% compared to 2017. The average outstanding loans are estimated to increase by 17.6% with the structure of outstanding loans transforming positively in currencies and tenors. VietinBank's subsidiaries and foreign branches grew strongly with the total pre-tax profit increased by 27%.

In addition, VietinBank has continuously its diversified products and services and actively implemented modern technology, thereby increasing service revenue and non-interest income, improving income structure. In 2018, total service fee revenue increased strongly by 32% compared to 2017, the proportion of service fee collection on total operating income was improved. Especially, last year, VietinBank was one of the first two banks in Vietnam to meet the SWIFT GPI standard; at the same time, it was the first domestic bank to provide Internet Banking service for trade finance (VietinBank Trade portal).

VietinBank has made an active effort to synchronously implement measures to improve financial capacity. In 2018, VietinBank issued more than VND 4,000 billion of subordinated bonds to increase Tier 2 capital, restructures equity level 1 and level 2, restructures portfolio of risk-weighted assets in a positive direction. Credit is controlled to grow in accordance with the Government's policies, orientations, SBV regulations and VietinBank's actual conditions; focusing on segments with good NIM (retail, small and medium) and priority areas.

Simultaneously, VietinBank also proactively prevented and controlled risks with modern technology solutions, accelerated information security management, improved the effectiveness of internal control and auditing activities in the system.

In 2019, following the direction of the Government and the SBV, the objectives of the medium-term Business Plan and the restructuring plan associated with the handling of bad debts in the 2016-2020 period, VietinBank continues to innovate, create and grasp at market opportunities, focusing on effective growth, drastically implementing key tasks: Focusing on improving efficiency, maintaining reasonable growth rate in association with good management of growth quality and cost of capital; drastically improve service quality, develop a variety of modern services and products, shift income structure towards increasing non-interest income; promote debt recovery to handle risks, bad debts, VAMC debt sales, improve asset quality, etc.

3. Activities of the BoD's committees:

At present, VietinBank has 04 committees under the BoD namely Personnel, Salary and Reward Committee; Risk Management Committee; Policy Committee; Asset-Liability Management Committee (ALCO). The Committees operate in accordance with the Regulation on organization and operation of each Committee issued by the Board, specifically:

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

amended in accordance with the actual situation and development orientation of VietinBank as well as law amendments.

- **ALCO Committee:** advising the Board on the scale, structure and growth of VietinBank's assets and liabilities in line with the scale of its operation and development strategy in each period; building the development strategy of VietinBank and assigning business plans on the scale, structure and growth rate of assets and liabilities; organizing the assessment of the efficiency of scale and structure of assets and liabilities of VietinBank in each period; reviewing and ensuring safety ratios and limits in business activities according to regulations.

In 2018, the Committees continued to coordinate with relevant departments to review, finalize, amend and promulgate new regulations, procedures on risk management, personnel, reward, investment, capital injection, etc; advising and proposing to the BoD on development strategies, business plan, risk prevention measures on various aspects, implementing initiatives to implement Basel II according to the roadmap; review the personnel under the management of the Board to contribute to improving the capacity and quality in personnel management; proposing and advising the Board on strategic planning and development of VietinBank in the coming time.

4. Resolutions of the BoD:

No.	Resolution No.	Date of issue	Contents
1	004/NQ-TTHĐQT-NHCT44	09/01/2018	Merging Cash and Vault Department into Transaction Accounting Department at small-sized branches
2	005/NQ-TTHĐQT-NHCT44	09/01/2018	Approval on extension of credit limit granted to customer
3	007/NQ-TTHĐQT-NHCT44	12/01/2018	Approval on granting credit limit to customer
4	014/NQ-TTHĐQT-NHCT44	15/01/2018	Authority to decide personnel matters at branches which merged the cash and vault department into transaction accounting department
5	015/NQ-TTHĐQT-NHCT44	24/01/2018	Approval on 2018 business KPIs assigning to branches in VietinBank's system
6	017/NQ-TTHĐQT-NHCT44	24/01/2018	Approval on 2018 business KPIs assigning to subsidiary companies, subsidiary bank and overseas branches
7	024/NQ-TTHĐQT-NHCT44	06/02/2018	Approval on extension of credit limit granted to customer
8	025/NQ-TTHĐQT-NHCT44	06/02/2018	Approval on extension of credit limit granted to customer
9	026/NQ-TTHĐQT-NHCT44	06/02/2018	Adjusting 2017 KPI of Branch Director

10	027/NQ-TTHĐQT-NHCT44	08/02/2018	Approval on the promulgation of regulations on revision of credit and investment policy documents issued by the Board of Management.
11	028/NQ-HĐQT-NHCT44	12/02/2018	Approval on Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI.
12	030/NQ-TTHĐQT-NHCT44	12/02/2018	Approval on granting transaction limit to customer
13	034/NQ-TTHĐQT-NHCT44	14/2/2018	Labor Limit of branches in 2018
14	035/NQ-TTHĐQT-NHCT44	27/02/2018	Approval in principal the appointment of Deputy General Director of VietinBank Gold and Jewelry Trading Co. Ltd.
15	038/NQ-TTHĐQT-NHCT44	27/02/2018	Liquidation of fixed assets of branch transaction offices
16	039/NQ-HĐQT-NHCT44	06/03/2018	Organization of the Annual General Meeting of Shareholders in 2018
17	051/NQ-TTHĐQT-NHCT44	06/03/2018	Approval in principal the insurance policy for VietinBank system during period 2018 - 2019
18	052/NQ-TTHĐQT-NHCT44	06/03/2018	Approval on issuance of the Regulation on separation of Trading Book and Banking Book applied in VietinBank system
19	053/NQ-HĐQT-NHCT44	06/03/2018	Issuance of Declaration on 2018 Risk Appetite in VietinBank system
20	070/NQ-TTHĐQT-NHCT44	22/03/2018	Capital plan to deploy the Local Network Area (LAN) at Hong Ha Center building – No.25 Ly Thuong Kiet, Hanoi
21	073/NQ-TTHĐQT-NHCT44	22/03/2018	Labor limits at subsidiaries in 2018
22	074/NQ-TTHĐQT-NHCT44	23/03/2018	Approval on agenda and documents for the General Meeting of Shareholders of VietinBank Securities Joint Stock Company (VietinBankSc)
23	075/NQ-HĐQT-NHCT44	26/03/2018	Approval on the official release of 2017 audited separate and consolidated financial statements prepared in accordance with Vietnamese Accounting Standards and Accounting System of Vietnam Credit Institutions - VAS for the fiscal year 2017 of VietinBank
24	083/NQ-TTHĐQT-NHCT44	26/03/2018	Approval on the signing of the framework agreement on trade finance loans to customers
25	095/NQ-HĐQT-NHCT44	30/03/2018	Approval on the establishment of VietinBank Thai Nguyen Insurance Company under VBI
26	098/NQ-TTHĐQT-NHCT44	30/03/2018	Approval on VietinBank's plan of salary unit price submitted to the State Bank of Vietnam
27	100/NQ-TTHĐQT-NHCT44	30/03/2018	Approval on Capital plan to deploy API system

28	106/NQ-TTHĐQT-NHCT44	02/04/2018	Approval on financial plan assigned to VietinBank German branch period 2018 - 2020
29	111/NQ-HĐQT-NHCT44	10/04/2018	Approval on granting credit to customer
30	117/NQ-TTHĐQT-NHCT44	12/04/2018	Approval on purchasing plan, estimate/capital plan for Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Insurance Policy for VietinBank during period 2018 - 2019
31	127/NQ-TTHĐQT-NHCT44	20/04/2018	Approval on agenda and documents for the General Meeting of Shareholders of VietinBank Insurance (VBI) and other related issues
32	130/NQ-TTHĐQT-NHCT44	20/04/2018	Approval on re-appointment of Deputy General Director of VietinBank Global Money Transfer Company Limited
33	135/NQ-TTHĐQT-NHCT44	20/04/2018	Regulations on general welfare and treatment policy for employees in VietinBank system (amended and supplemented)
34	136/NQ-TTHĐQT-NHCT44	20/04/2018	Regulations on salary payment in VietinBank system (amended and supplemented)
35	137/NQ-TTHĐQT-NHCT44	20/04/2018	Regulations on benefits and remuneration for talented VietinBank Top 500 (revised and supplemented)
36	138/NQ-TTHĐQT-NHCT44	20/04/2018	Approval on granting credit limit to customer
37	140/NQ-HĐQT-NHCT44	26/04/2018	Approval on the Fidelity Insurance Contract in VietinBank system for the period 2018 - 2019 between VietinBank and VBI
38	141/NQ-HĐQT-NHCT44	26/04/2018	Approval on the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract in VietinBank system for the period 2018 - 2019 between VietinBank and VBI
39	142/NQ-HĐQT-NHCT44	30/04/2018	Approval on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018
40	155/NQ-HĐQT-NHCT44	03/05/2018	Approval on the amendments and supplements to the Technical Cooperation Support Agreement between VietinBank and MUFG Bank
41	173/NQ-HĐQT-NHCT44	08/05/2018	Approval on adjustment of maintenance period of credit limit for customers
42	176/NQ-HĐQT-NHCT44	15/05/2018	Approval on the issuance plan, plan of using and repaying the capital raised from the public offering of VietinBank bonds in 2018 (less than 10% of owners' equity)

43	177/NQ-HĐQT-NHCT44	15/05/2018	Assignment of the Chief Operating Officer is VietinBank's representative for the procurement and management of money insurance
44	179/NQ-HĐQT-NHCT44	17/05/2018	Approval on the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 bond public offering between VietinBank and VietinBankSc.
45	180/NQ-HĐQT-NHCT44	17/05/2018	Approval on the public bond offering circular in 2018
46	181/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
47	182/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
48	183/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting credit limit to customer
49	184/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
50	186/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting transaction limit to customer
51	187/NQ-HĐQT-NHCT44	18/05/2018	Approval on granting credit limit to customer
52	189/NQ-HĐQT-NHCT44	29/05/2018	Approval on purchasing plan and capital to purchase Money Insurance in VietinBank system for period 31/5/2018 – 01/06/2019
53	190/NQ-HĐQT-NHCT44	30/05/2018	Approval on Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI
54	191/NQ-HĐQT-NHCT44	30/05/2018	Approval in principal the upgrading of Vientiane transaction office into a branch
55	195/NQ-HĐQT-NHCT44	30/05/2018	Approval on issuance plan for private placement of VietinBank Tier 2 bond to increase capital in 2018 (less than 10% of equity)
56	197/NQ-HĐQT-NHCT44	30/05/2018	Approval on issuance plan for private placement of VietinBank bond session 1 in 2018 (less than 10% of equity)
57	201/NQ-HĐQT-NHCT44	08/06/2018	Approval on the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds between VietinBank and VietinBankSc.
58	202/NQ-HĐQT-NHCT44	12/06/2018	Approval on issuance plan for private placement of VietinBank Tier 2 bond to increase capital session 3 in 2018 (less than 10% of equity)
59	205/NQ-HĐQT-NHCT44	12/06/2018	Approval on granting credit limit to customer

60	206/NQ-HĐQT-NHCT44	12/06/2018	Approval on addition of 01 form of invoice into the set of self-printed invoices applied in VietinBank system
61	207/NQ-HĐQT-NHCT44	18/06/2018	Approval on the Contract for Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds (session 3).
62	211/NQ-HĐQT-NHCT44	19/06/2018	Approval on granting transaction limit to customer
63	212/NQ-HĐQT-NHCT44	19/06/2018	Approval on granting transaction limit to customer
64	220/NQ-HĐQT-NHCT44	26/06/2018	Approval on granting transaction limit to customer
65	224/NQ-HĐQT-NHCT44	29/06/2018	Approval on the financial plan for 2018 assigned to head office units as the basis for evaluating the performance of the KPIs balanced score card.
66	226/NQ-HĐQT-NHCT44	29/06/2018	Approval on granting transaction limit to customer
67	228/NQ-HĐQT-NHCT44	03/07/2018	Approval on granting credit limit to customer
68	236/NQ-HĐQT-NHCT44	04/07/2018	Approval on granting transaction limit to customer
69	237/NQ-HĐQT-NHCT44	04/07/2018	Approval on granting transaction limit to customer
70	246/NQ-HĐQT-NHCT44	09/07/2018	Approval on granting credit limit to customer
71	247/NQ-HĐQT-NHCT44	09/07/2018	Approval on granting credit limit to customer
72	248/NQ-HĐQT-NHCT44	09/07/2018	Approval on credit disbursement to customer
73	249/NQ-HĐQT-NHCT44	09/07/2018	Decision to adjust some contents in the credit granting process for customers
74	250/NQ-HĐQT-NHCT44	09/07/2018	Approval on granting credit limit to customer
75	254/NQ-HĐQT-NHCT44	10/07/2018	Establishment of VietinBank Dong Do Insurance Company, VietinBank Gia Dinh Insurance Company, VietinBank Ca Mau Insurance Company under VietinBank Insurance Corporation (VBI)
76	256/NQ-HĐQT-NHCT44	10/07/2018	Approval on financial regulations of VietinBank
77	257/NQ-HĐQT-NHCT44	10/07/2018	Approval on granting transaction limit to customer
78	260/NQ-HĐQT-NHCT44	10/07/2018	Approval on the assignment of Deputy General Director Tran Cong Quynh Lan to act as the representative of the Investor to work on bidding packages to implement online hospital fee payment service

79	263/NQ-HĐQT-NHCT44	10/07/2018	Approval on the policy of procuring cash deposit machines (CDM) and reserve cash withdrawal sets.
80	275/NQ-HĐQT-NHCT44	23/07/2018	Approval on the issuance of the Regulation on 2nd amendment and supplementation of Regulation on investment and trading of bonds issued by enterprises and credit institutions
81	276/NQ-HĐQT-NHCT44	30/07/2018	Approval on granting credit limit to customer
82	282/NQ-HĐQT-NHCT44	15/08/2018	Approval on granting credit limit to customer
83	286/NQ-HĐQT-NHCT44	20/08/2018	Approval on risk limit in 2018
84	292/NQ-HĐQT-NHCT44	22/08/2018	Approval on granting credit limit to customer
85	294/NQ-HĐQT-NHCT44	27/08/2018	Approval on adjustment in conditions for credit granting to customer
86	303/NQ-HĐQT-NHCT44	31/08/2018	Approval on granting credit limit to customer
87	304/NQ-HĐQT-NHCT44	31/08/2018	Approval on granting credit limit to customer
88	305/NQ-HĐQT-NHCT44	31/08/2018	Approval on granting credit limit to customer
89	306/NQ-HĐQT-NHCT44	31/08/2018	Approval on granting credit limit to customer
90	307/NQ-HĐQT-NHCT44	31/08/2018	Approval on granting credit limit to customer
91	309/NQ-HĐQT-NHCT44	31/08/2018	Approval on policy to establish VBI Nam Dinh under VBI
92	310/NQ-HĐQT-NHCT44	31/08/2018	Approval for adjustment of authority to control transactions at transaction offices
93	318/NQ-HĐQT-NHCT44	31/08/2018	Approval on granting credit limit to customer
94	328/NQ-HĐQT-NHCT44	05/09/2018	Extension of project implementation period: renovating and expanding server rooms at 108 Tran Hung Dao
95	329/NQ-HĐQT-NHCT44	05/09/2018	Extension of time for implementation of the contract for planning and construction of VietinBank internal information portal
96	330/NQ-HĐQT-NHCT44	28/09/2018	Approval on insurance contract with VBI for providing insurance service for ATM/Kiosk and cash in ATM for the period 2018-2019
97	332/NQ-HĐQT-NHCT44	28/09/2018	Provisions on supplying of derivative products of commodity prices
98	335/NQ-HĐQT-NHCT44	03/10/2018	Approval in principal the divestment of all shares in Saigon Bank (SGB); Approval of consultancy contract for public offering and auction of SGB shares between VietinBank and VietinBankSc
99	348/NQ-HĐQT-NHCT44	15/10/2018	Approval on granting credit limit to customer
100	349/NQ-HĐQT-NHCT44	15/10/2018	Approval on issuing plan of Tier 2 bonds for the 4 th session in 2018 (below 10% equity capital)

101	350/NQ-HĐQT-NHCT44	15/10/2018	Approval on issuing plan of VietinBank bonds for the 2 nd session in 2018 (below 10% equity capital)
102	355/NQ-HĐQT-NHCT44	18/10/2018	Approval on the contract of registration agent and payment agent for private offering of VietinBank's 2018 Tier 2 bonds (session 4 in 2018) with VietinBankSc
103	356/NQ-HĐQT-NHCT44	18/10/2018	Approval on granting credit limit to customer
104	357/NQ-HĐQT-NHCT44	22/10/2018	Improvement of the Treasury and Capital Markets Division
105	358/NQ-HĐQT-NHCT44	25/10/2018	Approval of the contract of registration agent and payment agent for VietinBank's 2018 private bonds placement (phase 2 in 2018) between VietinBank and VietinBankSc
106	359/NQ-HĐQT-NHCT44	25/10/2018	Approval on the cooperation agreement on the implementation of collection services for the purchase of fund certificates for VietinBank Capital.
107	363/NQ-HĐQT-NHCT44	29/10/2018	Arranging additional area for Han River Branch - Da Nang representative office
108	368/NQ-HĐQT-NHCT44	30/10/2018	Approval on the issuance of regulations on delivery, preservation and transportation of cash, precious assets, valuable papers, important prints, collateral records.
109	374/NQ-HĐQT-NHCT44	30/10/2018	Complete interior work for Tra Vinh Branch
110	379/NQ-HĐQT-NHCT44	30/10/2018	Approval on the agenda and content of the documents of VBI's Extraordinary General Meeting of Shareholders in 2018
111	382/NQ-HĐQT-NHCT44	30/10/2018	Approval on the policy of sponsoring software, website and purchasing equipment to expand hospital fee payment services at hospitals
112	383/NQ-HĐQT-NHCT44	30/10/2018	Approval on granting credit limit to customer
113	385/NQ-HĐQT-NHCT44	30/10/2018	Approval on the establishment of Internal Audit Department of VietinBank Laos
114	388/NQ-HĐQT-NHCT44	30/10/2018	Approval on the policy of sponsoring software and purchasing equipment to expand hospital fee payment services at hospitals
115	391/NQ-HĐQT-NHCT44	30/10/2018	Approving for Vuon Chuoi Transaction Office of branch 3 - HCMC to use 02 unit seals at the Transaction Office
116	392/NQ-HĐQT-NHCT44	30/10/2018	Approval on granting credit limit to customer
117	394/NQ-HĐQT-NHCT44	30/10/2018	Approval on granting credit limit to customer
118	395/NQ-HĐQT-NHCT44	30/10/2018	Approval on granting credit limit to customer

119	400/NQ-HĐQT-NHCT44	01/11/2018	Approval on the organization of VietinBank's Extraordinary General Meeting of Shareholders in 2018 of VietinBank
120	402/NQ-HĐQT-NHCT1.1	08/11/2018	Approval on the policy of establishing Legal and Compliance Division and consolidating the Risk Management Division
121	402/NQ-HĐQT-NHCT1.2	09/11/2018	Approval on the guidelines and capital plans to select an independent auditor to review and audit the financial statements and operation of the internal control system of VietinBank in 2019
122	408/NQ-HĐQT-NHCT44	10/11/2018	Approval on the content of the cooperation agreement between VietinBank and the strategic investor of VBI (<i>not being a related person of VietinBank</i>)
123	416/NQ-HĐQT-NHCT44	29/11/2018	Approval on the policy of re-signing contract to buy health insurance for employees of VietinBank (1.12.2018-30.11.2019) with VBI
124	417/NQ-HĐQT-NHCT44	29/11/2018	Adjustment of credit granting conditions for customer.
125	419/NQ-HĐQT-NHCT44	30/11/2018	Approval on the Regulation on Risk Management Framework within VietinBank system
126	421/NQ-HĐQT-NHCT44	07/12/2018	Approval on the content of official documents submitted to the Extraordinary General Meeting of Shareholders in 2018
127	426/NQ-HĐQT-NHCT44	07/12/2018	Approval on the application of self-printed invoices in VietinBank system
128	430B/NQ-HĐQT-NHCT1.1	12/12/2018	Establishment of Financial Division
129	432/NQ-HĐQT-NHCT44	19/12/2018	Approval on private placement of subordinated bonds to increase Tier 2 capital in December 2018 of VietinBank (VND 100 billion) (less than 10% of equity)
130	433/NQ-HĐQT-NHCT44	19/12/2018	Approval on transaction limit with customer
131	434/NQ-HĐQT-NHCT44	19/12/2018	Assigning task and authorizing Deputy General Director cum Head of Risk Management Division Mr. Nguyen Dinh Vinh to replace Deputy Head of Division Ms. Le Anh Ha as VietinBank's representative to carry out the procurement and direct management of operational risk insurance performed by the Risk Management Department for the period 2016-2018.
132	435/NQ-HĐQT-NHCT44	19/12/2018	Approval on private issuance of subordinated bonds to increase Tier 2 capital in December 2018 (VND 400 billion) (less than 10% of equity)

133	444/NQ-HĐQT-NHCT44	24/12/2018	Approval on contract of registration agent and payment agent for VietinBank's 2018's private offering subordinated bonds (in December 2018) between VietinBank and VietinBankSc (VND 100 billion).
134	452/NQ-HĐQT-NHCT44	25/12/2018	Approval on the settlement to extend the Treasury MX.3 software copyright
135	455/NQ-HĐQT-NHCT44	28/12/2018	Approval on contract of providing and using payment services between VietinBank and VietinBankSc
136	459/NQ-HĐQT-NHCT44	28/12/2018	Approval on change of form of emulation awards in 2017 for the program "2017 SME Star"
137	471/NQ-HĐQT-NHCT44	31/12/2018	Approval on issuance of documents to replace Decision 1731 regarding regulations on time limit for preservation and storage of accounting documents
138	473/NQ-HĐQT-NHCT44	31/12/2018	Approval on the invalidity of the Regulations on the competence to approve international payment operations and trade finance Code Qđ.TTTTTM.02.IV

III. Supervisory Board

1. Information about members of the Supervisory Board

In 2018, the Supervisory Board held 11 periodical monthly meetings with the participation of members of the Supervisory Board, supporting team and leader of Internal Control department to implement works, detailed as follows:

No.	Members of Supervisory Board	Position	Day becoming member of the Supervisory Board	Number of attendance	Percentage	Reasons for absence
1	Mr Nguyen The Huan	Head	14/04/2015	11/11	100%	
2	Mr Tran Minh Duc	Member (full time)	14/04/2015	11/11	100%	
3	Ms. Pham Thi Hong Phuong	Former Member (full time)	14/04/2015	07/11	64%	Personal leave
4	Ms. Pham Thi Thom	Member (part-time)	04/06/2009	10/11	91%	Personal leave

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

In 2018, the Supervisory Board has implemented the tasks and functions in accordance with the Law on Credit Institutions, VietinBank's Charter, Regulations on organization and operation of the Supervisory Board as well as the orientation on operation of the Supervisory Board that

was approved by the AGM 2018, specifically:

2.1. Supervising business operations, compliance with law and VietinBank's Charter in management and administration of VietinBank; and implementing AGM's resolutions

In 2018, the Supervisory Board carried out regular and continuous monitoring activities through the following specific actions:

- *Supervise the implementation of resolutions of the General Meeting of Shareholders*

The Supervisory Board regularly monitored the implementation of resolutions of the General Meeting of Shareholders, thereby exchanging and discussing with the BoD to approve at meetings of the BoD and proposing solutions to help BoD and BoM complete the plan assigned by the General Meeting of Shareholders. Concurrently, the Supervisory Board reports on the implementation of these targets at the AGM.

- *Periodically supervise, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings*

Through internal management reports of VietinBank, independent reports of members of the Supervisory Board and reports of the Internal Audit Department, the Supervisory Board has conducted regular monitoring of VietinBank's business operations. On a monthly or irregular basis, the representative of the Supervisory Board attended all meetings of the BoD and the BoM to capture information, exchange, discuss and give objective and independent opinions regarding shortcomings, limitations and risks in business operations of VietinBank, at the same time to propose specific and timely recommendations to the BoD and the BoM. Comments of the Supervisory Board were recorded in monthly BoD Minutes of Meeting and briefings of the BoM.

- *Review of policy documents, BoD's resolutions/decisions*

The Supervisory Board has assigned one member to review policy documents issued by the BoD & the CEO and BoD's resolutions/decisions sent to the Supervisory Board. After reviewing, the Supervisory Board found that the policy documents and BoD's resolutions/decisions are basically in accordance with law, VietinBank's Charter and meet the requirements of governance and management of VietinBank that follows the mission assigned by the General Meeting of Shareholders.

- *Review audit reports of internal audit department*

Based on periodical internal audit findings reports and report on results of each internal audit session at units provided by the Internal Audit Department, the Supervisory Board reviewed and evaluated problems detected through auditing process as well as proposals and recommendations by the Internal Audit Department and included these matters in the reports sent to the BoD at regular meetings in 2018, and submitting the written proposals/recommendations directly to the Chairman of the BoD and the CEO.

2.2. Appraisal of financial statements

Performing the functions and duties stipulated in VietinBank's Charter and the regulation on the organization and operation of the Supervisory Board, in 2018, the financial statement appraisal team has been set up to review the financial statements for full year 2017 and first half of 2018. The appraisal results have been sent to the BoD, BoM timely to seek for approval at the

AGM and making information disclosure in accordance with law.

2.3. Updating list of affiliated persons

Updating the list of related persons of the BoD members, Supervisory Board members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of VietinBank is carried out by the Supervisory Board periodically according to regulations on the basis of coordination and exchange of information with relevant departments namely the Secretariat to the BoD and Investor Relations. The updated results show that VietinBank's list of related persons in 2018 has some changes compared to that of 2017 due to the changes of members of the BoD and BoM. Specifically, Mr. Tran Minh Binh was elected as a Board member cum General Director, representing 30% of the State's capital and Mr. Hideaki Takase was elected as a Board member. In addition, 01 Board member was removed from her position as a Board member to hold the new position of Deputy General Director of VietinBank (Ms. Nguyen Hong Van); 01 member of the Supervisory Board retired (Ms. Pham Thi Hong Phuong). This list has been updated promptly by the Supervisory Board and recorded properly in accordance with regulations.

2.4. Direction and supervision of internal audit's operations

In 2018, the Supervisory Board regularly directed and supervised the Internal Audit Department to implement the internal audit activities according to the functions, tasks and internal audit plans approved by the Supervisory Board.

At the end of 2018, the Internal Audit Department basically completed 18 audits according to the approved plan and 01 unexpected audit. In addition, the Internal Audit Department also fully performed its assigned tasks in coordinating inspection and auditing activities of functional agencies and independent audit of financial statements for the bank as a legal entity.

The results of implementing the tasks of the Internal Audit Department were reviewed and evaluated fully by the Supervisory Board. Recommendations and proposals of the Internal Audit Department and external inspection and auditing units were promptly transferred to the BoD, BoM as well as related departments.

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

During the implementation of the supervisory role, the Supervisory Board actively coordinated with the BoD, BoM and other managers through recommendations and direct discussions at regular or extraordinary meetings or by written petition for each specific case. In 2018, the coordination between the Supervisory Board and the BoD, BoM and other managers was smoothly implemented in accordance with law and internal regulations of VietinBank.

4. Other activities of the Supervisory Board

In 2018, in addition to implementing the main functions and duties as prescribed by law, VietinBank's Charter and Internal Regulations of VietinBank, the Supervisory Board directly led and together with the Internal Audit Department to carry out the supervision work, urging the implementation of inspection conclusions, audited reports of functional agencies for the bank as a legal entity; directly build, issue and urge the Internal Audit Department to develop and submit several policy documents under the authority of the Supervisory Board and the BoD in accordance with the SBV's Circular No. 13/2018/TT- SBV dated May 18th, 2018 regarding

the internal control system (effective from 01/01/2019).

IV. Training on corporate governance in 2018

VietinBank always determines the important role of corporate governance in business efficiency as well as obtaining the objective of safe and sustainable development.

In 2018, VietinBank's management team sent in-charged staffs to attend training courses, executive trainings, seminars on corporate governance organized by the State Securities Commission (SSC), the Ho Chi Minh City Stock Exchange, collaborated with reputable training organizations.

In March 2018, the Board members and other senior leaders of VietinBank participated in the training course on using the Balanced Scorecard system in strategic management. The training program assisted VietinBank's management to discover and evaluate the existing problems in operational management, strategic management at VietinBank and thoroughly understand the relationship between the key elements in strategic mapping process at VietinBank.

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

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

1. List of affiliated persons of VietinBank

(Details are in Appendix No.01 attached to this Report)

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

(Details are in Appendix No.02 attached to this Report)

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

4. Transactions between VietinBank and other parties

4.1. Transactions between VietinBank and the company that members of BoD, the Supervisory Board, CEO has been a founding member or members of BoD, CEO in three (03) years *(calculated at the time of reporting)*.

(Details are in Appendix No.03 attached to this Report)

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

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

VI. Transactions of internal persons and their affiliated persons

1. List of internal persons and their affiliated persons

(Details are in Appendix No.04 attached to this Report)

2. Transactions of internal persons and their affiliated persons on CTG:

No.	Person who performed transaction	Position	No. of shares owning at beginning of period		No. of shares owning at closing of period		Reason for increase/decrease
			No. of shares	Portion	No. of shares	Portion	
1	Tran Cong Quynh Lan	Deputy CEO, Head of IT Center	31,920	0.0857%	0	0.0000%	Transaction matching on the market
2	Nguyen Hoang Dung	Deputy CEO	43,024	0.1156%	1,024	0.0028%	Transaction matching on the market

VII. Other significant issues: None *fr*

LEGAL REPRESENTATIVE

CHAIRMAN OF THE BOD



[Signature]
Le Duc Tho

APPENDIX 01 (Disclosure)
LIST OF AFFILIATED PERSONS OF VIETINBANK

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
<i>1- BoD's members:</i>								
1	Nguyen Van Thang		Former Chairman of BOD			29/04/2014	13/07/2018	Appointed BoD member under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Dismissed under Decision 1436/QD-NHNN dated 13/07/2018 of the SBV on the dismissal of 40% State ownership's representative at VietinBank
2	Le Duc Tho		Chairman of BoD			29/04/2014		Appointed BoD member under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Appointed Chairman of BoD (term 2014-2019) since 31/10/2018 under Resolution 568/NQ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD.
3	Tran Minh Binh		Board member CEO			28/05/2014		Appointed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD on 8/12/2018;
4	Cat Quang Duong		Board member			29/04/2014		Appointed under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Appointed to be in-charge of the operation of VietinBank's BoD (term 2014-2019) since 23/7/2018 under Resolution No.261/NQ-HDQT-NHCT1.2 dated 23/7/2018; No longer to be in-charge of the operation of VietinBank's BoD (term 2014-2019) since 31/10/2018 under Resolution No.399/NQ-HDQT-NHCT1.2 dated 31/10/2018.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
5	Nguyen Hong Van		Deputy CEO Head of Finance Department			29/04/2014	08/12/2018	Appointed BoD member under 2014's AGM Resolution No.12/NQ-DHDCD on 29/4/2014; Dismissed BoD member under 2018's EGM Resolution No.19/NQ-DHDCD on 8/12/2018;
6	Tran Thu Huyen		Board member			24/07/2014		Appointed BoD member under 2014's EGM Resolution No.999/NQ-DHDCD on 24/7/2014
7	Phung Khac Ke		Board member			01/11/2014		Appointed BoD member under 2014's EGM Resolution No.999/NQ-DHDCD on 24/7/2014
8	Yotaro Agari		Board member			26/04/2016	21/4/2018	Appointed BoD member under 2016's AGM Resolution No.15/NQ-DHDCD on 26/4/2016 Dismissed BoD member under 2018's AGM Resolution No.18/NQ-DHDCD on 21/4/2018
9	Hideaki Takase		Board member			21/04/2018		Appointed BoD member under 2018's AGM Resolution No.18/NQ-DHDCD on 21/4/2018
10	Hiroshi Yamaguchi		Board member Deputy CEO			17/4/2017		Appointed BoD member under 2017's AGM Resolution No.17/NQ-DHDCD on 17/4/2017
II- Members of Board of Management								
1	Le Duc Tho		Chairman of BoD			29/04/2014	31/10/2018	Appointed CEO under the Decision No.689/QD-HDQT-NHCT1 dated 29/4/2014 of VietinBank's BoD; No longer being CEO since 31/10/2018 under Resolution 568/NQ-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD.
2	Tran Minh Binh		Board member CEO			28/05/2014		Appointed Deputy CEO since 28/5/2014 under Decision No.6688/QD-HDQT-NHCT1 dated 28/5/2014 of VietinBank's BoD; Appointed Acting CEO since 31/10/2018 under Decision No.1368/QD-HDQT-NHCT1.2 dated 31/10/2018 of VietinBank's BoD; Appointed CEO since 8/12/2018 under Decision No.4468/QD-HDQT-NHCT1.2 dated 8/12/2018 of VietinBank's BoD.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
3	Nguyen Hong Van		Deputy CEO Head of Finance Department			08/12/2018		Appointed Deputy CEO since 8/12/2018 under Decision No.4968/QD-HDQT-NHCT1.2 dated 8/12/2018 of VietinBank's BoD.
4	Nguyen Hoang Dung		Deputy CEO			15/03/2011		Appointed Deputy CEO under Decision No.188/QD-HDQT-NHCT1 dated 15/3/2011 of VietinBank's BoD. Reappointed Deputy CEO under Decision No.1246/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD
5	Nguyen Duc Thanh		Deputy CEO			01/08/2012		Appointed Deputy CEO under Decision No.1790/QD-HDQT-NHCT1 dated 1/8/2012 of VietinBank's BoD; Reappointed Deputy CEO under Decision No.529/QD-HDQT-NHCT1.2 dated 11/9/2018 of VietinBank's BoD.
6	Tran Cong Quynh Lan		Deputy CEO Head of IT Center			05/03/2015		Appointed Deputy CEO under Decision No.159/QD-HDQT-NHCT1 dated 3/3/2015 of VietinBank's BoD.
7	Nguyen Dinh Vinh		Deputy CEO Head of Risk management			31/07/2015		Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/7/2015 of VietinBank's BoD.
8	Le Nhu Hoa		Deputy CEO			01/08/2016		Appointed Deputy CEO under Decision No.369/QD-HDQT-NHCT1.2 dated 1/8/2016 of VietinBank's BoD.
9	Hiroshi Yamaguchi		Board member Deputy CEO			15/05/2017		Appointed Deputy CEO under Decision No.384/QD-HDQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD.
III-	Member of Supervisory Board							
1	Nguyen The Huan		Head of Supervisory Board			14/04/2015		Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015
2	Pham Thi Thom		Member of Supervisory Board			29/04/2014		Appointed Supervisory board member under 2014's AGM Resolution No.12/NQ-DHDCD dated 29/4/2014
3	Tran Minh Duc		Member of Supervisory Board			14/04/2015		Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
4	Pham Thi Hong Phuong		Member of Supervisory Board			14/04/2015	08/12/2018	Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015; Dismissed Supervisory board member under 2018's EGM Resolution No.19/NQ-DHDCD on 8/12/2018;
IV- Chief Accountant								
1	Nguyen Hai Hung		Chief Accountant			01/06/2011		Appointed Chief Accountant under Decision No.038/QD-HDQT-NHCT1 dated 31/05/2011 of VietinBank's BoD. Reappointed Chief Accountant under Decision No.1245/QD-HDQT-NHCT1.2 dated 10/10/2016 of VietinBank's BoD.
V- Subsidiaries								
1	VietinBank Insurance Joint Stock Company					12/12/2002		
2	VietinBank Gold and Jewellery Trading Company Limited					25/11/2010		
3	VietinBank Money Transfer Company Limited					06/10/2011		
4	VietinBank Asset Management Company Limited					20/07/2010		
5	VietinBank Fund Management Company Limited (VietinBank Capital)					26/10/2010		
6	VietinBank Leasing Company Limited					26/01/1998		
7	VietinBank Security Joint Stock Company					01/09/2000		
8	VietinBank Laos					31/07/2015		
VI- Associated company								
1	Indovina Bank					29/10/1992		

APPENDIX 02 (Disclosure)

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

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			13/02/2018	Resolution No.028/NQ-HĐQT-NHCT44 dated 12/2/2018 on approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			27/04/2018	Resolution No.140/NQ-HĐQT-NHCT44 dated 26/04/2018 on approval of the Fidelity Insurance Contract for the period 2018 - 2019 between VietinBank and VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			27/04/2018	Resolution No.141/NQ-HĐQT-NHCT44 dated 26/4/2018 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2018 - 2019 between VietinBank and VBI	-	
4	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			30/04/2018	Resolution No.142/NQ-HĐQT-NHCT44 dated 30/4/2018 on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
5	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			17/05/2018	Resolution No.179/NQ-HDQT-NHCT44 dated 17/05/2018 on approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 public bond offering between VietinBank and VietinBankSc.	-	
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			30/05/2018	Resolution No.190/NQ-HDQT-NHCT44 dated 30/05/2018 on approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI	-	
7	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			08/06/2018	Resolution No.201/NQ-HDQT-NHCT44 dated 08/06/2018 on approval of the Contract for Issuance Consultancy, Issuance Agent, Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds between VietinBank and VietinBankSc.	-	
8	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			19/06/2018	Resolution No.207/NQ-TTHDQT-NHCT44 dated 19/06/2018 on approval of the Contract for Registration Agent and Payment Agent for VietinBank's 2018 private placement of Tier 2 bonds (session 3) between VietinBank and VietinBankSc.	-	
9	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			28/09/2018	Resolution No.330/NQ-HDQT-NHCT44 dated 28/9/2018 on the approval of insurance contract for ATM/Kiosk and cash in ATM (period 2018-2019) between VietinBank and VBI Thang Long	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
10	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			12/11/2018	Resolution No. 335/NQ-HDQT-NHCT44 dated 3/10/2018 on the approval of the consultancy contract for 15,121,635 SGB shares' public offering and auction conducting between VietinBank and VietinBankSc	-	
11	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			30/10/2018	Resolution No.355/NQ-HDQT-NHCT44 dated 18/10/2018 on the approval of registration agent and payment agent contract for VietinBank's 2018's private offering secondary bonds (phase 4) between VietinBank and VietinBankSc.	-	
12	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			29/10/2018	Resolution No.358/NQ-HDQT-NHCT44 dated 25/10/2018 on the approval of registration agent and payment agent contract for VietinBank's 2018 private bonds placement (phase 2) between VietinBank and VietinBankSc.	-	
13	VietinBank Fund Management Company Limited (VietinBank Capital)	Subsidiary			13/12/2018	Resolution No.359/NQ-HDQT-NHCT44 dated 25/10/2018 on the approval of cooperation agreement for the implementation of collection services for the purchase of fund certificates for VietinBank Capital between VietinBank and VietinBank Capital	-	
14	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			01/12/2018	Resolution No.416/NQ-HDQT-NHCT44 dated 29/11/2018 on the approval of Health Insurance renewal Contracts for VietinBank's employees (from 01/12/2018 to 30/11/2019) between VietinBank and VBI	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
15	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary			24/12/2018	Resolution No.444/NQ-HDQT-NHCT44 dated 24/12/2018 on the approval of registration agent and payment agent contract for VietinBank's 2018's private offering secondary bonds (in December 2018) between VietinBank and VietinBankSc	-	
16	VietinBank Securities Joint Stock Company (VietinBankSc)	Subsidiary				Resolution No.455/NQ-HDQT-NHCT44 dated 28/12/2018 on the approval of provision and utilization of payment services contract between VietinBank and VietinBank Securities	-	

APPENDIX 03 (Disclosure)

TRANSACTIONS BETWEEN VIETINBANK AND THE COMPANY THAT MEMBERS OF BODS, THE SUPERVISORY BOARD, GENERAL DIRECTOR HAS BEEN A FOUNDING MEMBER OR MEMBERS OF BODS, GENERAL DIRECTOR IN THREE (03) RECENT YEARS (CALCULATED AT THE TIME OF REPORTING)

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
1	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			13/02/2018	Resolution No.028/NQ-HĐQT-NHCT44 dated 12/2/2018 on approval of Directors and Officers Liability Insurance Contract (D&O) for the term 2018-2019 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			27/04/2018	Resolution No.140/NQ-HĐQT-NHCT44 dated 26/04/2018 on approval of the Fidelity Insurance Contract for the period 2018 - 2019 between VietinBank and VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			27/04/2018	Resolution No.141/NQ-HĐQT-NHCT44 dated 26/4/2018 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2018 - 2019 between VietinBank and VBI	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
4	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			30/04/2018	Resolution No.142/NQ-HDQT-NHCT44 dated 30/4/2018 on extension of provisions for Money insurance in Money and Loyalty Insurance Contract for the period 2017 - 2018 between VietinBank and VBI to 30/05/2018	-	
5	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			30/05/2018	Resolution No.190/NQ-HDQT-NHCT44 dated 30/05/2018 on approval of Money Insurance Contract in VietinBank system for the period 2018-2019 between VietinBank and VBI	-	
6	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			28/09/2018	Resolution No.330/NQ-HDQT-NHCT44 dated 28/9/2018 on the approval of insurance contract for ATM/Kiosk and cash in ATM (period 2018-2019) between VietinBank and VBI Thang Long	-	
7	VietinBank Insurance Joint Stock Company (VBI)	- VietinBank's subsidiary - VietinBank's Board Member Nguyen Hong Van is VBI's Chairman of the Board			01/12/2018	Resolution No.416/NQ-HDQT-NHCT44 dated 29/11/2018 on the approval of Health Insurance renewal Contracts for VietinBank's employees (from 01/12/2018 to 30/11/2019) between VietinBank and VBI	-	

APPENDIX 04 (Disclosure)
LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<i>I- Affiliated persons of BoDs' members</i>								
1	Le Duc Tho		Chairman of BoD			37,527	0.001008%	
1.1	Le Hoc Thuc		Father			0	0%	
1.2	Ngo Thi Soi		Mother			0	0%	
1.3	Tran Thi Minh Vy		Wife			11,949	0.000321%	
1.4	Le Minh Duc		Son			0	0%	
1.5	Le Minh An		Daughter			0	0%	
1.6	Le Trung Dung		Brother			0	0%	
1.7	Tran Thi Kim Thuy		Sister - in - law			0	0%	
1.8	Le Anh Tuan		Brother			0	0%	
1.9	Dang Thi Vinh Thanh		Sister - in - law			0	0%	
1.10	Le Kien Cuong		Brother			0	0%	
1.11	Nguyen Thi Thu Phuong		Sister - in - law			119,514	0.0032%	
1.12	State Bank of Vietnam		Representatives of 40% state ownership at VietinBank			960,081,982	25.79%	
2	Tran Binh Minh		Board member CEO			2,405	0.000065%	
2.1	Tran Minh Quyet		Father			0	0%	
2.2	La Thi Hien		Mother			0	0%	
2.3	Nguyen Thi Le Hang		Wife			0	0%	
2.4	Tran Quang Phu		Son			0	0%	
2.5	Tran Khanh Uyen		Daughter			0	0%	
2.6	Tran Thanh Tam		Sister			0	0%	
2.7	Phan Trong Tien		Brother - in - law			0	0%	
2.8	Tran Thien Ly		Sister			0	0%	
2.9	Le Thanh Liem		Brother - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.10	Tran Mai Huong		Sister			0	0%	
2.11	Duong Minh Hai		Brother - in - law			0	0%	
2.12	Tran Thanh Thuy		Sister			0	0%	
2.13	Tran Manh Tien		Brother			0	0%	
2.14	Mai Thi Quy		Sister - in - law			0	0%	
2.15	Tran Quoc Hiep		Brother			0	0%	
2.16	Duong Thi Do Quyen		Sister - in - law			0	0%	
2.17	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank			720,061,487	19.34%	
3	Cat Quang Duong		Board member			0	0%	
3.1	Cat Van Son		Father			0	0%	
3.2	Nguyen Phuoc Dieu Hy		Mother			0	0%	
3.3	Nguyen Thi Bich Huong		Wife			0	0%	
3.4	Cat Bao Chau		Daughter			0	0%	
3.5	Cat Huong Giang		Daughter			0	0%	
3.6	Cat Nguyen Hung		Brother			0	0%	
3.7	Pham Thi Lam		Sister - in - law			0	0%	
3.8	Cat Dieu Huong		Sister			0	0%	
3.9	Phuong Minh Hoa		Brother - in - law			0	0%	
3.10	Cat Dieu Ha		Sister			0	0%	
3.11	Le Duc Cuong		Brother - in - law			0	0%	
3.12	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank			720,061,487	19.34%	
4	Tran Thu Huyen		Board member			1,429	0%	
4.1	Tran Dinh Mao		Father			0	0%	
4.2	Hoang Thi Ngan		Mother			0	0%	
4.3	Nguyen Huu Phuong		Husband			0	0%	
4.4	Nguyen Huu Duy Hoang		Son			0	0%	
4.5	Nguyen Lam Tam Anh		Daughter			0	0%	
4.6	Tran Duc Minh		Brother			0	0%	
4.7	Luong Thanh Chuyen		Sister - in - law			0	0%	
4.8	Tran Tien Duy		Brother			98	0.0000026%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
4.9	Tran Thi Hong Hanh		Sister - in - law			0	0%	
5	Phung Khac Ke		Board member			0	0%	
5.1	Phung Danh Canh		Father					
5.2	Dao Thi Cam		Mother					
5.3	Hoang Thi Lan		Wife			0	0%	
5.4	Phung Thi Lan Huong		Daughter			0	0%	
5.5	Phung Ngoc Quang		Son			0	0%	
5.6	Phung Thi Bich		Sister			0	0%	
5.7	Truong Bang Giao		Brother - in - law					
6	Hideaki Takase		Board member			0	0.000000%	
6.1	Masaaki Takase		Father			0	0%	
6.2	Sumiko Takase		Mother			0	0%	
6.3	Naoko Takase		Wife			0	0%	
6.4	Hiroaki Takase		Son			0	0%	
6.5	Haruaki Takase		Son			0	0%	
6.6	Naoaki Takase		Brother			0	0%	
6.7	Takako Takase		Sister - in - law			0	0%	
6.8	Misako Mizobuchi		Sister			0	0%	
6.9	Toshiaki Mizobuchi		Brother-in-law			0	0%	
6.10	MUFG Bank, Ltd		BoM Member and Head of Global Planning Division					
7	Hiroshi Yamaguchi		Board member Deputy CEO			0	0%	
7.1	Zenshi Yamaguchi		Father					
7.2	Futami Yamaguchi		Mother			0	0%	
7.3	Masae Yamaguchi		Wife			0	0%	
7.4	Rina Yamaguchi		Daughter			0	0%	
7.5	Ema Yamaguchi		Daughter			0	0%	
7.6	Yasutaka Yamaguchi		Brother			0	0%	
7.7	Shizuko Yamaguchi		Sister - in - law			0	0%	
7.8	Yoko Kase		Sister			0	0%	
7.9	Hisao Kase		Brother - in - law			0	0%	
II- Affiliated persons of Board of Management's members								
1	Tran Binh Minh		Board member CEO			2,405	0.000065%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
<i>(See section I.2)</i>								
2	Hiroshi Yamaguchi		Board member Deputy CEO			0	0%	
<i>(See section I.7)</i>								
3	Nguyen Hong Van		Deputy CEO Head of Finance Department			4,050	0.000109%	
3.1	Nguyen Minh Khanh		Father					
3.2	Vo Hai Duong		Mother					
3.3	Nguyen Manh Cuong		Husband			0	0%	
3.4	Nguyen Si Nguyen		Son			0	0%	
3.5	Nguyen Hong Lam		Brother			0	0%	
3.6	Pham Thuy Linh		Sister - in - law			0	0%	
3.7	VietinBank Insurance Joint Stock Company		Chairman of BoD					
3.8	VietinBank Gold and Jewellery Trading Company Limited		Chairman of BoD					
3.9	Vietnam Gold Business Association		Central Executive Committee member					
4	Nguyen Hoang Dung		Deputy CEO			1,024	0.000028%	
4.1	Nguyen Van Dong		Father			0	0%	
4.2	Tran Thi Xua		Mother			0	0%	
4.3	Le Thi Nga		Wife			0	0%	
4.4	Nguyen Le Quynh		Daughter			0	0%	
4.5	Nguyen Le Huy Bao		Son			0	0%	
4.6	Nguyen Le Thuy		Sister			0	0%	
4.7	Nguyen Le Tuyet		Sister			0	0%	
4.8	Tran Thanh Liem		Brother - in - law			0	0%	
4.9	Nguyen Le Anh		Sister			0	0%	
4.10	Nguyen Hoang Vinh		Brother			0	0%	
4.11	Nguyen Hoang Vien		Brother			0	0%	
4.12	Vu Thi An		Sister - in - law			0	0%	
4.13	Nguyen Le Hong		Sister			0	0%	
4.14	Nguyen Tran Hoa Binh		Brother			11	0.0000003%	
4.15	Mai Kim Loan		Sister - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
5	Nguyen Duc Thanh		Deputy CEO			0	0%	
5.1	Tran Thi Nhuong		Mother			0	0%	
5.2	Hoang Viet Phuong		Wife			6	0.0000002%	
5.3	Nguyen Minh Nga		Daughter			0	0%	
5.4	Nguyen Hoang Quan		Son			0	0%	
5.5	Nguyen Thi Lien		Sister			0	0%	
5.6	Nguyen Duc Huyen		Brother			0	0%	
5.7	Duong Thi Thai Ha		Sister - in - law			0	0%	
5.8	Nguyen Thi Khoa		Sister			0	0%	
5.9	Nguyen Duc Huy		Brother			0	0%	
5.10	Nguyen Thi Hien		Sister - in - law			0	0%	
5.11	Nguyen Duc Thanh		Brother			0	0%	
5.12	Do Thi Lan		Sister - in - law			0	0%	
5.13	Nguyen Thi Minh Thuy		Sister			0	0%	
5.14	Nguyen Viet Hoa		Brother - in - law			0	0%	
5.15	VietinBank Laos		Chairman of BoD					
6	Tran Cong Quynh Lan		Deputy CEO Head of IT Center			0	0.000000%	
6.1	Tran Cong Minh		Father			0	0%	
6.2	Cao Thi Kim Dung		Mother			0	0%	
6.3	Huynh Nu Tram Anh		Wife			0	0%	
6.4	Tran Cong Quoc Khai		Son			0	0%	
6.5	Tran Cong Khai Ky		Son			0	0%	
6.6	Tran Cong Duy Long		Brother			0	0%	
6.7	Tran Thu Trang		Sister - in - law			0	0%	
6.8	Tran Cong Thien Qui		Brother			0	0%	
6.9	Tran Nguyen Thuy Duong		Sister - in - law			0	0%	
6.10	Tran Cong Bao Phung		Brother			0	0%	
6.11	Tran Kanako		Sister - in - law			0	0%	
6.12	Tran Kim Quynh Tien		Sister			0	0%	
7	Nguyen Dinh Vinh		Deputy CEO Head of Risk Management			0	0%	
7.1	Nguyen Dinh Thao		Father			0	0%	
7.2	Vo Thi Hanh Thuc		Mother			0	0%	



No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
7.3	Mai Thanh Loan		Wife			0	0%	
7.4	Nguyen Mai Chi		Daughter			0	0%	
7.5	Nguyen Dinh Son		Brother			0	0%	
7.6	Nguyen Vu Dieu Nga		Sister - in - law			0	0%	
7.7	VietinBank Money Transfer Company Limited		Chairman of BoD					
8	Le Nhu Hoa		Deputy CEO			27,692	0.000744%	
8.1	Le Xuan Son		Father			283	0.000008%	
8.2	Tran Thi Thuoc		Mother			0	0%	
8.3	Pham Duy Binh		Husband			0	0%	
8.4	Pham Thi Thuy Duong		Daughter			0	0%	
8.5	Pham Thi Bao Chau		Daughter			0	0%	
8.6	Pham Duc Luong		Son			0	0%	
8.7	Le Thanh Mai		Sister			17,208	0.000462%	
8.8	Nguyen Huy Oanh		Brother - in - law			0	0%	
8.9	Le Hai Hiep		Brother			0	0%	
8.10	Do Thi Thu Hang		Sister - in - law			0	0%	
III- Affiliated persons of Supervisory Board Members								
1	Nguyen The Huan		Head of Supervisory Board			0	0%	
1.1	Nguyen The Hung		Father			0	0%	
1.2	Chu Thi Dao		Mother			0	0%	
1.3	Nguyen Thi Phuong Chi		Wife			0	0%	
1.4	Nguyen Anh Phuong		Daughter			0	0%	
1.5	Nguyen Hoang Nam		Son			0	0%	
1.6	Nguyen Thuy Nga		Sister			0	0%	
1.7	Hoang Van Lien		Brother - in - law			0	0%	
1.8	Nguyen The Huy		Brother			0	0%	
1.9	Pham Thi Minh Tu		Sister - in - law			0	0%	
2	Pham Thi Thom		Member of Supervisory Board			0	0%	
2.1	Pham Can		Father			0	0%	
2.2	Pham Thi Khuya		Mother			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.3	Kim Duc Cuong		Husband			0	0%	
2.4	Kim Duc Minh		Son			0	0%	
2.5	Kim Huong Thao		Daughter			0	0%	
2.6	Pham Anh Tuan		Brother			0	0%	
2.7	Nguyen Thi Hien		Sister - in - law			0	0%	
2.8	Pham Thi Hoa		Sister			0	0%	
2.9	Dinh Dang Dinh		Brother - in - law			0	0%	
2.10	Pham Ngoc Chung		Brother			0	0%	
2.11	Nguyen Thi Hoa		Sister - in - law			0	0%	
2.12	Pham Tien Thuc		Brother			0	0%	
2.13	Nguyen Thuy Hai		Sister - in - law			0	0%	
2.14	Pham Duc Tan		Brother			0	0%	
2.15	Vu Thi Nguyet		Sister - in - law			0	0%	
2.16	Pham Ngoc Thanh		Brother			0	0%	
2.17	Nguyen Thi Oanh		Sister - in - law			0	0%	
2.18	Pham Thi Ngo		Sister			0	0%	
2.19	Ta Van Hien		Brother - in - law			0	0%	
2.20	Pham Thu Tam		Brother			0	0%	
2.21	Pham Thi Tra Ly		Sister - in - law			0	0%	
2.22	State Bank of Vietnam		Manager of Accounting system, Finance and Accounting Department			0	0%	
3	Tran Minh Duc		Member of Supervisory Board			0	0%	
3.1	Tran Thai Bai		Father			0	0%	
3.2	Pham Thi Mao		Mother			0	0%	
3.3	Pham Thi Hoang Anh		Wife			0	0%	
3.4	Tran Chinh Minh		Son			0	0%	
3.5	Tran Minh Anh		Daughter			0	0%	
3.6	Tran Thi Thu Huong		Sister			0	0%	
3.7	Vu Phuong Lam		Brother - in - law			0	0%	
IV- Affiliated of Chief Accountant								
1	Nguyen Hai Hung		Chief Accountant			19,288	0.000518%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
1.1	Nguyen Minh Chau		Father			0	0%	
1.2	Nguyen Thi Lieu		Mother			0	0%	
1.3	Tran Thanh Phuong		Wife			2,865	0.000077%	
1.4	Nguyen Phuong Ngan		Daughter			0	0%	
1.5	Nguyen Minh Nghia		Son			0	0%	
1.6	Nguyen Manh Ha		Brother			0	0%	

