

VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY & TRADE

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 044 /HĐQT-NHCT2.1

Hanoi, January 21st, 2020

Re: Disclosure of 2019
Corporate Governance Report

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 2019 corporate governance report.

This information has been announced on electronic website of VietinBank on January 21st, 2020 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:

- 2019 corporate governance report

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS



Le Duc Tho

No: 043 /BC-HĐQT-NHCT.1

Hanoi, January 21st, 2020

REPORT ON CORPORATE GOVERNANCE

(Full year 2019)

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

Company name: Vietnam Joint Stock Commercial Bank for Industry & Trade
Address of Head office: No. 108 Tran Hung Dao Str., Hoan Kiem District, Hanoi
Telephone: 184 24 3942 1030
Fax: +84 24 3942 1032
Email: investor@vietinbank.vn
Charter capital: 37,234,045,560,000 VND
Securities code: CTG

I. Activities of the General Meeting of Shareholders

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

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

1. Information on members of the BoD

In 2019, VietinBank's BoD held 12 monthly meetings and 1 extraordinary meeting to evaluate business results and provide directions for VietinBank's operations as well as exchanging ideas on a number of issues related to corporate governance. In addition, the BoD also handled with other issues through written – opinion form (99 times). Details are as follows:

No	BoD member	Position	Day becoming Board member of the BoD	Day no longer member of the BoD	Number of attendance	Percentage	Reasons for absence
1	Mr. Le Duc Tho	Chairman of the BoD	29/04/2014 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		112/112	100%	
2	Mr. Tran Minh Binh	Board member cum CEO	08/12/2018 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		112/112	100%	
3	Mr. Tran Van Tan	Board member	23/04/2019		83/83	100%	Attend BoD meetings and give written opinions since 23/04/2019 (start being a BoD member)

4	Ms. Tran Thu Huyen	Board member	24/07/2014 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		112/112	100%	
5	Mr. Nguyen The Huan	Board member	23/04/2019		83/83	100%	Attend BoD meetings and give written opinions since 23/04/2019
6	Ms. Pham Thi Thanh Hoai	Board member	23/04/2019		83/83	100%	(start being a BoD member)
7	Mr. Hiroshi Yamaguchi	Board member cum Deputy CEO	17/04/2017; Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		112/112	100%	
8	Mr. Hideaki Takase	Board member	21/4/2018 Continue to be elected to the BoD for the term of 2019-2024 from 23/04/2019		103/103	100%	Non-residential Board member: (i) attended some BoD's monthly meetings and (ii) gave written opinions

9	Mr. Cat Quang Duong	Former Board member	28/02/2012	23/04/2019	29/29	100%	Did not attend BoD meetings and give written opinions since 23/04/2019 (no longer being a BoD member)
10	Mr. Phung Khac Ke	Former Board member	01/11/2014	23/04/2019	29/29	100%	Did not attend BoD meetings and give written opinions since 23/04/2019 (no longer being a BoD member)

Notes:

- The total number of meetings of the BoD in 2019 was 112, including 12 monthly periodical meetings, 1 extraordinary meeting and 99 written opinions.
- From 01/01/2019 to 22/4/2019: VietinBank's BoD for the term of 2014-2019 includes 7 members: Mr. Le Duc Tho – Chairman of the BoD, Mr. Tran Minh Binh – Board member cum CEO, Mr. Cat Quang Duong – Board member, Ms. Tran Thu Huyen – Board member, Mr. Phung Khac Ke - Board member, Mr. Hiroshi Yamaguchi – Board member cum Deputy CEO and Mr. Hideaki Takase – Board member.
- From 23/4/2019 to date: VietinBank's BoD for the term of 2019-2024 includes 8 members: Mr. Le Duc Tho – Chairman of the BoD, Mr. Tran Minh Binh – Board member cum CEO, Mr. Tran Van Tan -- Board member, Ms. Tran Thu Huyen – Board member, Mr. Nguyen The Huan - Board member, Ms. Pham Thi Thanh Hoai – Board member, Mr. Hiroshi Yamaguchi – Board member cum Deputy CEO and Mr. Hideaki Takase – Board member.
- Mr. Hiroshi Yamaguchi - residential Board members: (i) attended all BoD's monthly meetings and (ii) gave written opinions of the BoD.
- Mr. Hideaki Takase - non-residential Board members: (i) attended some BoD's monthly meetings and (ii) gave written opinions of the BoD.

2. Supervision by the BoD over the 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 (SBV) in order to seriously and drastically implement business solutions and innovate the methods of corporate governance.

Right from the beginning of 2019, the BoD set the business orientation with important strategic goals and assigned business KPIs to branches and departments throughout the system. In regular monthly meetings of the BoD, the CEO reported all aspects of VietinBank operations as well as progress and results of implementing AGM's resolutions, BoD's resolutions and decisions; including reports on several specialized topics at the request of the BoD. In addition, the supervision of the BoD was also reflected in the review of monthly reports of the Supervisory Board.

2019 is a pivotal year in implementing the SBV's approved tasks specified in the 2016-2020 Restructuring Plan and VietinBank's 2018-2020 Medium-term Business Plan. In the context of limited growth resources due to capital raising plan awaiting approval, under the direction and supervision of the BoD, the BoM built and implemented synchronously and effectively business solutions closely attached to the process of restructuring, specifically:

- ✓ Strongly transforming the growth model from width development to depth one, from a business that primarily relied on large-scale growth to one that focused on improvement of quality and efficiency while maintaining rational scale growth.
- ✓ Thoroughly changing the manner of delivering service to customers, promoting chain-based sales, cross-selling and providing comprehensive and full-aspect financial solutions to customers.
- ✓ Comprehensively renovating financial management activities, enhancing cost management efficiency and improving labor productivity.
- ✓ Strengthening and improving risk management standards in reviewing and assessing quality of assets.

These changes created a strong breakthrough in business efficiency in 2019, at the same time served as a solid motivation and platform, creating momentum for comprehensive development in 2020 - the last year of the business restructuring period 2016-2020.

3. Activities of the BoD's committees

As at 31/12/2019, VietinBank has 03 committees under the BoD namely Personnel Committee; Risk Management Committee (RMC) and Policy Committee. Asset-Liability Management Committee (ALCO) terminated its operation according to the decision of the BoD to comply with Circular No. 13/2018/NHNN on internal control systems of commercial banks and foreign banks' branches issued by the State Bank of Vietnam (SBV) on 18/05/2018 and amended and supplemented documents (Circular 13).

In 2019, the Committees worked closely with relevant departments and units to effectively carry out their functions and duties according to their Regulations on Organization and Operation issued by the BoD respectively. Details are as follow: 

- **Personnel Committee:** is an advisory and assisting agency for the BoD on dealing with issues under the BoD's authority in developing personnel policies, recruiting, arranging and using personnel for titles under the BoD's authority; assisting the BoD in supervising the implementation of the personnel mechanism and policies as well as personnel management activities of VietinBank; Personnel Committee is under the direct leadership and guidance of the BoD on personnel matters in the entire system of VietinBank. In 2019, the Personnel Committee advised effectively to assist the BoD in human resources management including: Strengthening the organizational structure model of the entire VietinBank system in the direction of streamlining, reducing person-in-charge to handle work at the Head Office, specializing functional groups into business divisions and enhancing coordination efficiency among units in the system; Consolidating and supplementing key personnel under the BoD's authority at the Head Office, branches, subsidiaries and non-business units.
- **Risk Management Committee:** There were new achievements in activities of the RMC in 2019 with the BoD promulgating the Regulations on Organizational and Operational of the RMC, which clarified the primary role of the RMC as an advisory committee for the BoD in high-level supervision on risk management with the CEO. At the same time, the BoD also consolidated the RMC with new experienced members with high expertise in administration, management as well as risk management who are members of the BoD, representatives of Human Resources Division, Risk Management Division, Legal and Compliance Division. With the change in regulations on organization, operation and personnel consolidation, the RMC agreed on working approach and operating principles at meetings to ensure effectiveness and substance of the RMC. During 2019, the RMC advised the BoD to issue a number of important risk management policies at BoD level such as: Risk appetite in 2019-2020, credit risk control limits, credit orientation in 2019, roadmap of implementing Circular 41/2016/TT-NHNN stipulating the capital adequacy ratio for banks and foreign bank branches in VietinBank, regulating the competence of treasury dealing, the policy of supplementing inspection function for Head Office units of the Internal Control Department... In addition, having the role of monitoring critical risk states, at the RMC meetings, members of the RMC also discussed the causes of significant problems and risks arising in the VietinBank system and proposed solutions as well as agreed recommendations to the BoD to assign the BoM to organize and implement.
- **Policy Committee:** In 2019, besides the main task of advising the BoD on policy documents issued at BoD level to ensure consistency, completeness, compliance with laws, and consistent with business environment and practices, Policy Committee also implemented many initiatives towards improving VietinBank's policy system and business processes in the direction of streamlining, in line with VietinBank's strategic orientation on improving labor productivity and raising efficiency. Some of the notable work implemented by the Policy Committee in 2019 include: (1) Establishing the principle of developing and issuing internal policy documents, especially in the case of policy documents that have material effects on VietinBank's business. The principle requires all departments issuing policy documents to understand the spirit and principles of determining the levels of issuance of each policy document, the form of issuance, etc. to ensure uniformity, avoid overlap and

provide convenience for users; (2) Advising the BoD on the development and implementation of the Centralized Policy Document Management System, allowing users to look up the consolidated policy, saving search time and ensuring comprehensive search. The Policy Committee also advised the BoD to review the compliance and completeness of VietinBank internal policy documents system to ensure the compliance with Circular 13 and direct the development and issuance of policy documents which complied with new laws and regulations issued in 2019.

4. Resolutions of the BoD

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

13	074/NQ-HĐQT-NHCT1.1	26/03/2019	Approval on labour limit methodology and results of 2019 labour limit for branches
14	076B/NQ-HĐQT-NHCT2.1	27/03/2019	Approval on credit limit granted to corporate customer
15	080/NQ-HĐQT-NHCT2.1	29/03/2019	Approval on issuance of Audited Non-consolidated and Consolidated Financial Statements established in accordance with Vietnamese Accounting Standards for the fiscal year ended 31/12/2018
16	082/NQ-HĐQT-NHCT2.1	02/04/2019	Approval on the Contract for provision and utilization of payment services between VietinBank and VietinBank Insurance Corporation - VBI
17	083/NQ-HĐQT-NHCT1.1	03/04/2019	Approval on Labour limit of Retail Banking Division according to the new organization structure
18	090/NQ-HĐQT-2019-2.1	03/04/2019	Approval on establishment of Council for Transfer of VietinBank Tower project
19	094/NQ-HĐQT-NHCT2.1	09/04/2019	Approval on agenda and content of meeting materials for VietinBankSc's GMS.
20	099/NQ-HĐQT-NHCT2.1	09/04/2019	Approval on principles for 2018 profits distribution for domestic subsidiaries under VietinBank
21	108/NQ-HĐQT-NHCT2.1	18/04/2019	Approval on the plan of issuing 2019 VND bonds
22	110/NQ-HĐQT-NHCT2.1	19/04/2019	Approval on policy for liquidation of fixed assets of Hanoi City Branch
23	112/NQ-HĐQT-NHCT2.1	19/04/2019	Approval on 2018 VietinBank's Annual Report
24	113/NQ-HĐQT-NHCT2.1	19/04/2019	Approval on Extension of time to maintain credit limit granted to customer
25	118/NQ-HĐQT-NHCT1.2	23/04/2019	Approval on election of Chairman of the BoD of VietinBank for the term 2019-2024
26	125/NQ-HĐQT-NHCT2.1	25/04/2019	Approval on the Banker Blanket Bond and Electronic Computer Crime (BBB & ECC) Insurance Contract for the period of 2019 – 2020 between VietinBank and VietinBank Insurance Corporation (VBI)
27	134/NQ-HĐQT-NHCT2.1	04/05/2019	Approval on interbank contracts between VietinBank and Indovina Bank
28	138/NQ-HĐQT-2019-1.1	08/05/2019	Approval on organization model of Strategic Collaboration Office (SCO)
29	153/NQ-HĐQT-NHCT2.1	23/05/2019	Approval on interbank contracts between VietinBank and VietinBank Laos
30	156/NQ-HĐQT-NHCT2.1	31/05/2019	Approval on the Money Insurance Contract for VietinBank for the period 2019-2020 between VietinBank and VBI

31	159/NQ-HĐQT-NHCT2.1	31/05/2019	Approval on granting transaction limits to financial institution
32	176/NQ-HĐQT-NHCT2.1	12/06/2019	Approval on disclosure of 2018 audited Financial Statements of VietinBank Laos
33	182/NQ-HĐQT-NHCT2.1	18/06/2019	Approval on granting transaction limits to financial institution
34	183/NQ-HĐQT-NHCT2.1	18/06/2019	Approval on granting transaction limits to financial institution
35	186/NQ-HĐQT-NHCT2.1	24/06/2019	Approval on plan for issuance, utilization and repayment of the capital obtained from the VietinBank's 2019 public bond offering
36	187/NQ-HĐQT-2019-1.1	25/06/2019	Approval on issuance of Regulation on disciplinary settlement and material responsibilities
37	192/NQ-HĐQT-NHCT2.1	27/06/2019	Approval on promulgation of Regulation on payment of brokerage commissions, agency, entrustment, debt recovery and consultancy services in VietinBank system
38	200/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on promulgation of Regulation on collection of service charges in VietinBank system
39	201/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on granting reward to 36 representatives of VietinBank who attended the Conference of praising and honoring typical workers and employees of the banking sector in the period of 2014 – 2019
40	203/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on granting transaction limit to financial institution
41	206/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on issuance of Framework Regulation on savings deposits in VietinBank system
42	207/NQ-HĐQT-NHCT2.1	28/06/2019	Approval on issuance of Framework Regulation on time deposits in VietinBank system
43	208/NQ-HĐQT-NHCT2.1	03/07/2019	Approval on the policy of bonus to employees on the occasion of VietinBank's establishment anniversary
44	209/NQ-HĐQT-NHCT2.1	03/07/2019	Approval on the contract of offering advisory, issuance agent, depository registration agent and payment agent for VietinBank's 2019 public offering bonds between VietinBank and its subsidiary – VietinBankSc
45	210/NQ-HĐQT-NHCT2.1	03/07/2019	Approval on amendment of VietinBankSc Financial Regulations
46	211/NQ-HĐQT-NHCT2.1	03/07/2019	Approval on documents of VietinBank's public offering of bonds in 2019

47	212/NQ-HĐQT-NHCT2.1	03/07/2019	Approval on granting 2019 transaction limits to financial institution
48	221/NQ-HĐQT-NHCT2.1	09/07/2019	Approval on the lending/deposit transaction limits Contract in the interbank market between VietinBank and VietinBank Leasing (a subsidiary of VietinBank).
49	229/NQ-HĐQT-NHCT2.1	15/07/2019	Private placement of VietinBank bonds in the first phase of 2019
50	230/NQ-HĐQT-NHCT2.1	16/07/2019	Approval on granting transaction limits to financial institution
51	233/NQ-HĐQT-NHCT2.1	17/07/2019	Approval on credit limit granted to corporate customer
52	238/NQ-HĐQT-NHCT2.1	22/07/2019	Approval on granting transaction limits to financial institution
53	240/NQ-HĐQT-NHCT2.1	23/07/2019	Approval on granting transaction limits to financial institution
54	250/NQ-HĐQT-NHCT2.1	26/07/2019	Approval on the Principle contract for the procurement of gift products between VietinBank and VietinBank Gold & Jewellery (a subsidiary of VietinBank).
55	253/NQ-HĐQT-NHCT2.1	29/07/2019	Promulgation of the Regulation on one-door transactions in VietinBank system
56	256/NQ-HĐQT-NHCT2.1	30/07/2019	Private placement of VietinBank bonds in the second phase of 2019
57	260/NQ-HĐQT-NHCT2.1	31/07/2019	Approval on the Appendix Contract of the supplement insurance benefit for the Health Insurance Contracts of VietinBank's employees (from 01/12/2018 to 30/11/2019) between VietinBank and VietinBank's Insurance Joint Stock Corporation - VBI (a VietinBank's Subsidiary)
58	261/NQ-HĐQT-NHCT2.1	31/07/2019	Liquidation of fixed assets of Ngu Hanh Son branch
59	262/NQ-HĐQT-NHCT2.1	01/08/2019	Approval on credit limit granted to corporate customer
60	264/NQ-HĐQT-NHCT2.1	02/08/2019	Approval on functions and duties of customer service staff at branches.
61	267/NQ-HĐQT-NHCT2.1	06/08/2019	Private placement of VietinBank bonds in the third phase of 2019
62	275/NQ-HĐQT-NHCT2.1	07/08/2019	Approval on the Fidelity Insurance Contract within VietinBank system for the period of 2019 - 2020 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank)

63	277/NQ-HĐQT-NHCT2.1	14/08/2019	Approval on the issuance of reviewed non-consolidated and consolidated interim financial statements for the 6-month financial period ended 30 June 2019 made in accordance with Vietnamese Accounting Standards and Accounting Regime for Vietnamese Credit Institutions Nam - VAS
64	281/NQ-HĐQT-NHCT2.1	21/08/2019	Adjustment of form of rewarding applied to VietinBank's top leaders
65	282/NQ-HĐQT-NHCT2.1	21/08/2019	Approval on adjustment of transaction limits granted to financial institution
66	285/NQ-HĐQT-NHCT2.1	22/08/2019	Approval on the insurance contract for motor vehicles of VietinBank's H.O between VietinBank and VietinBank Thang Long Insurance Company (belongs to VietinBank Insurance Corporation, a VietinBank's subsidiary)
67	290/NQ-HĐQT-NHCT2.1	29/08/2019	Approval on the interbank Contracts between VietinBank and Indovina Bank (affiliated company of VietinBank)
68	296/NQ-HĐQT-NHCT2.1	03/09/2019	Approval on adjustment of credit granting requirements for customer
69	299/NQ-HĐQT-NHCT2.1	05/09/2019	Approval on the amendment of workforce plan regulations at units in VietinBank system
70	302/NQ-HĐQT-NHCT2.1	09/09/2019	Approval on adjustment of transaction limits granted to financial institution
71	303/NQ-HĐQT-NHCT2.1	09/09/2019	Approval on adjustment of transaction limits granted to financial institution
72	315/NQ-HĐQT-NHCT2.1	16/09/2019	Approval on adjustment of 2019 transaction limits granted to financial institution
73	322/NQ-HĐQT-NHCT2.1	26/09/2019	Approval on guidelines and capital plans for providing VNP Box installation services of SWIFT system at VietinBank
74	324/NQ-HĐQT-NHCT2.1	29/09/2019	Approval on the content of compulsory fire insurance for property of the whole VietinBank's system from 29/09/2019 to 30/09/2022 between VietinBank and VietinBank Insurance Corporation - VBI (a subsidiary of VietinBank)
75	326/NQ-HĐQT-NHCT2.1	01/10/2019	Liquidation of fixed assets of Bim Son, Kon Tum, Luu Xa branches
76	327/NQ-HĐQT-NHCT2.1	01/10/2019	Approval on the mortgage Contract between VietinBank and Indovina Bank (affiliated company of VietinBank)
77	353/NQ-HĐQT-NHCT2.1	14/10/2019	Approval on VietinBank's network

78	355/NQ-HĐQT-NHCT2.1	24/10/2019	Approval on the public liability insurance contract for VietinBank (period 2019 - 2022) between VietinBank and VietinBank Insurance Joint Stock Corporation - VBI (a subsidiary of VietinBank)
79	357/NQ-HĐQT-NHCT2.1	24/10/2019	Approval on the first amendment and supplement to the Money Insurance Contract for VietinBank (period 2019-2020) between VietinBank and VBI - (a subsidiary of VietinBank)
80	365/NQ-HĐQT-NHCT2.1	30/10/2019	Liquidation of fixed assets (architectural structure) of Ngu Hanh Son branch
81	367/NQ-HĐQT-NHCT2.1	31/10/2019	Approval on the appointment of Mr. Do Trong Nghia - Chief of Office of the BoD holding the position of Person in charge of corporate governance
82	369/NQ-HĐQT-NHCT2.1	01/11/2019	Approval on the policy of transition of security guards phase 2
83	379/NQ-HĐQT-NHCT2.1	19/11/2019	Approval on contents related to the policy of reducing the ownership rate of VietinBank at VietinBankSc
84	393/NQ-HĐQT-NHCT2.1	19/11/2019	Approval on credit limit granted to customer
85	397/NQ-HĐQT-NHCT2.1	26/11/2019	Approval on granting transaction limits to financial institution
86	403/NQ-HĐQT-NHCT2.1	29/11/2019	Approval on adjustment of 2019 transaction limits granted to financial institution
87	404/NQ-HĐQT-NHCT2.1	29/11/2019	Renewal of the health insurance contract for VietinBank staff in 2020
88	416/NQ-HĐQT-NHCT2.1	05/12/2019	Approval on the plan of selling bonds issued by Real Estate Trading and City Housing Development Joint Stock Company
89	417/NQ-HĐQT-NHCT2.1	05/12/2019	Approval on the guidelines and expenditure plan for hiring an independent audit service to review and audit VietinBank's financial statements and operation of internal control system in 2020
90	429/NQ-HĐQT-NHCT2.1	12/12/2019	Approval on the revised content and promulgation the second amendment of the Regulation on accounting documents in VietinBank system
91	432/NQ-HĐQT-NHCT2.1	12/12/2019	Approval on the addition to list of senior leaderships entitled for life insurance purchases in 2019

92	434/NQ-HĐQT-NHCT2.1	13/12/2019	Amendment and supplementation of the Charter of VietinBank Fund Management Company
93	435/NQ-HĐQT-NHCT2.1	13/12/2019	Refund part of VietinBank's contributed capital in the charter capital of VietinBank Capital
94	445/NQ-HĐQT-NHCT2.1	19/12/2019	Establishment of Risk Management Department at VietinBank Laos
95	448/NQ-HĐQT-NHCT2.1	23/12/2019	Approval on the implementation plan and roadmap to comply with Circular 41 at VietinBank
96	457/NQ-HĐQT-NHCT2.1	25/12/2019	Approval on the content to be submitted to the SBV for amendments and supplements to the operation contents of the establishment and operation license of VietinBank
97	458/NQ-HĐQT-NHCT2.1	26/12/2019	Approval on the foreign currency transaction contract between VietinBank and VietinBank Laos
98	462/NQ-HĐQT-NHCT2.1	26/12/2019	Approval on the transaction competence level in treasury dealing activities
99	469/NQ-HĐQT-NHCT2.1	31/12/2019	Approval on the policy of changing the operation form of Myanmar representative office

III. Supervisory Board

1. Information on members of the Supervisory Board

In 2019, the Supervisory Board held 12 periodical monthly meetings with the participation of members of the Supervisory Board, assistants' team and leader of Internal Control Department to implement works, and 1 extraordinary meeting to elect the Head of Supervisory Board for the term 2019-2024. Details are as follows:

No.	Members of Supervisory Board	Position	Day becoming member of the Supervisory Board	Day no longer member of the BoD	Number of attendance	Percent -age	Reasons for absence
1	Ms. Le Anh Ha	Head	23/04/2019		9/9	100%	Start being member of the Supervisory Board since 23/04/2019 according to Resolution
2	Ms. Nguyen Thi Anh Thu	Member (full time)	23/04/2019		9/9	100%	
3	Mr. Nguyen Manh Toan	Member (full time)	23/04/2019		9/9	100%	

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

Notes:

- The total number of meetings of the Supervisory Board in 2019 is 12 periodical meetings and 1 extraordinary meeting.
- From 01/01/2019 to 22/4/2019: VietinBank's Supervisory Board for the term of 2014-2019 includes 3 members: Mr. Nguyen The Huan – Head, Mr. Tran Minh Duc – member (full time) and Ms. Pham Thi Thom – member (part-time).
- From 23/4/2019 to 31/12/2019: VietinBank's Supervisory Board for the term of 2019-2024 includes 3 members: Ms. Le Anh Ha – Head, Ms. Nguyen Thi Anh Thu – member and Mr. Nguyen Manh Toan – member.

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

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

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

The results of implementing some specific tasks are as follows: *A*

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

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

- ***Supervise the implementation of resolutions of the GMS, update information on business activities of VietinBank, participate and exchange opinions at BoD's, BoM's meetings:*** The Supervisory Board regularly monitored the implementation of resolutions of the GMS, attended and express opinions at regular meetings of the BoD, briefings of the BoM. In these meetings, the Supervisory Board gave independent opinion and views on business performance data (compared with targets assigned by the GMS); shortcomings, risks in business operations and governance of VietinBank, then, recommending solutions to help the BoD and BoM fulfill the plan assigned by the GMS and tasks need implementing to overcome shortcomings. At the same time, regarding issues that need attention and strengthened control, the Supervisory Board made specific recommendations and advice in the construction of appropriate behaviors to improve operational efficiency, ensure safe and sustainable growth. Generally, in 2019, the BoD and BoM directed and operated the business activities of VietinBank in accordance with the targets, in compliance with provisions of the Law on Credit Institutions and the Bank's Charter in governance and administration.
- ***Review of policy documents, BoD's resolutions:*** The Supervisory Board assigned one member to review policy documents issued by the BoD & the CEO and BoD's resolutions sent to the Supervisory Board. After reviewing, the Supervisory Board found that the policy documents and BoD's resolutions were basically in accordance with law and VietinBank's Charter.
- ***Review audit reports of Internal Audit Department:*** Based on periodical internal audit findings reports and reports on result of each internal audit session provided by the Internal Audit Department, the Supervisory Board reviewed and evaluated the issues recorded through audit activities, identified material issues, and reflected them in reports to the BoD and CEO at regular meetings.

2.2. Appraisal of financial statements

Performing the functions and duties stipulated in VietinBank's Charter and the Regulation on Organization and Operation of the Supervisory Board, in 2019, the financial statement appraisal team was set up to review the audited financial statements for full year 2018 and reviewed financial statements for half year 2019. Through the appraisal, the Supervisory Board assessed the reasonableness, legality, honesty and the degree of caution in the work of accounting, statistics and preparing financial statements. The appraisal results were timely sent to the BoD and BoM to seek for approval at the GMS and for information disclosure in accordance with law.

2.3. Updating list of affiliated persons

Updating the list of related persons of the BoD members, Supervisory Board members, BoM members and shareholders owning at least 05% (five percent) of the voting shares of

VietinBank is carried out by the Supervisory Board periodically on the basis of coordination and information exchange with relevant departments namely the Secretariat to the BoD and Investor Relations. The updated results show that VietinBank's list of related persons in 2019 had several changes compared to that of year end 2018 due to the election of new BoD and BoM at the 2019 and term 2019-2024 GMS. Specifically:

- Mr. Tran Van Tan – was elected to become VietinBank Board Member for the term 2019-2024 from 23/04/2019, representative of 30% of State capital at VietinBank;
- Mr. Nguyen The Huan – resigned from the position of Head of Supervisory Board for the term 2014-2019 from 23/04/2019 and was elected to become VietinBank Board Member for the term 2019-2024;
- Ms. Pham Thi Thanh Hoai – was elected to become VietinBank Board Member for the term 2019-2024 from 23/04/2019;
- Mr. Cat Quang Duong, no longer being VietinBank Board Member for the term 2014-2019 from 23/4/2019;
- Mr. Phung Khac Ke, no longer being VietinBank Board Member for the term 2014-2019 from 23/4/2019;
- Ms. Le Anh Ha – was elected to become Member of the Supervisory Board of VietinBank for the term 2019-2024 from 23/4/2019 and being elected Head of the Supervisory Board of VietinBank according to Resolution No. 01/NQ-BKS-2019 by the Supervisory Board;
- Mr. Nguyen Manh Toan – was elected to become Member of the Supervisory Board of VietinBank for the term 2019-2024 from 23/4/2019;
- Ms. Nguyen Thi Anh Thu – was elected to become Member of the Supervisory Board of VietinBank for the term 2019-2024 from 23/4/2019;
- Mr. Tran Minh Duc – no longer being Member of the Supervisory Board of VietinBank for the term 2014-2019 from 23/4/2019;
- Ms. Pham Thi Thom – no longer being Member of the Supervisory Board of VietinBank for the term 2014-2019 from 23/4/2019;

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

2.4. Direction and supervision of internal audit's operations

In 2019, the Supervisory Board regularly directed and supervised the Internal Audit activities according to the approved functions, tasks and plans. At the end of 2019, the Internal Audit Department basically completed audits according to the approved plan. Internal Audit sessions were directly supervised by the Supervisory Board by acting the role of Chief Auditor, thereby controlling the quality of audit activities, ensuring compliance with professional ethical standards as well as assessing the achievements/limitations of the Internal Audit to promptly draw experience, constantly improve the quality of Internal Audit and capacity of internal audit team, maximize the role of the last line of protection in risk management, meeting the requirements of comprehensiveness and frequency of internal audit activities with respect to the contents of the internal control system. *A*

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

The Supervisory Board regularly participated in regular meetings of the BoD, monthly briefings of the BoM, and participated as guests in a number of meetings of the Committees under BoD and Boards under BoM. Through supervision, the Supervisory Board exchanged ideas and made recommendations to the BoD and BoM on the supervision of senior management, internal control and risk management, ensuring compliance with the provisions of law, guiding documents of competent State agencies, contributing to quality improvement of the Bank's activities.

IV. Training on corporate governance

VietinBank always determines the important role of banking management in business performance as well as the goal of safe and sustainable development.

In 2019, VietinBank's BoD, BoM and heads of Head Office departments/divisions attended conferences and seminars organized by international consulting units, strategic partners to update, share knowledge and experience in banking management, deploy projects, activities to improve competence in risk management, human resource management, financial management, payment activities development, application of digital technology to all activities of the bank, etc. Therefore, VietinBank's BoD, BoM and other management levels kept updating new knowledge and corporate governance standards according to domestic and international practices to continuously improve, acquire, select and apply in practical situations of VietinBank's operation.

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

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

1. List of affiliated persons of VietinBank

(Details are in Appendix 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 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): None

- 4.2. Transactions between VietinBank and the company that related person of members of BoD, the Supervisory Board, CEO as a member of BoD, CEO: None
- 4.3. Other transactions of VietinBank *(if any)* may bring material or immaterial benefits for members of BoD, the Supervisory Board, the CEO: None

VI. Transactions of internal persons and their affiliated persons

1. List of internal persons and their affiliated persons

(Details are in Appendix 03 attached to this Report)

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

VII. Other significant issues: None

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOD**



Le Duc Tho



APPENDIX 01 (Disclosure)
LIST OF AFFILIATED PERSONS OF VIETINBANK

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

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
6	Pham Thi Thanh Hoai		Board member			23/04/2019		- Appointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
7	Hiroshi Yamaguchi		Board member Deputy CEO			17/4/2017		- Appointed BoD member under 2017's AGM Resolution No.17/NQ-ĐHĐCĐ on 17/4/2017. Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
8	Hideaki Takase		Board member			21/04/2018		- Appointed BoD member under 2018's AGM Resolution No.18/NQ-ĐHĐCĐ on 21/4/2018. - Reappointed BoD member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
9	Cat Quang Duong		Former Board member			28/02/2012	23/04/2019	- Appointed BoD member for the term 2009-2014 under 2012's AGM Resolution No.05/NQ-ĐHĐCĐ dated 28/02/2012; - Reappointed BoD member for the term 2014-2019 under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/4/2014; - End of BoD member term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
10	Phung Khac Ke		Former Board member			01/11/2014	23/04/2019	- Appointed BoD member under 2014's EGM Resolution No.999/NQ-ĐHĐCĐ dated 24/7/2014 and VPBank's EGM Resolution dated 31/10/2014. - End of BoD member term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
II- Members of Board of Management								

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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
1	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. - Reappointed CEO since 23/4/2019 under Decision No.668/QD-HDQT-NHCT1.2 dated 23/4/2019 of VietinBank's BoD.
2	Nguyen Hong Van		Deputy CEO Head of Finance Division			08/12/2018		- Appointed Deputy CEO since 8/12/2018 under Decision No.4968/QD-HDQT-NHCT1.2 dated 8/12/2018 of VietinBank's BoD.
3	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
4	Nguyen Duc Thanh		Deputy CEO Head of Treasury Dealing and Capital Market Division			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.
5	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.
6	Nguyen Dinh Vinh		Deputy CEO Head of Risk Management Division			31/07/2015		- Appointed Deputy CEO under Decision No.1369/QD-HDQT-NHCT1.2 dated 30/7/2015 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
7	Le Nhu Hoa		Deputy CEO			01/08/2016		- Appointed Deputy CEO under Decision No.369/QĐ-HĐQT-NHCT1.2 dated 1/8/2016 of VietinBank's BoD.
8	Hiroshi Yamaguchi		Board member Deputy CEO			15/05/2017		- Appointed Deputy CEO under Decision No.384/QĐ-HĐQT-NHCT1.2 dated 15/5/2017 of VietinBank's BoD.
III-	Member of Supervisory Board							
1	Le Anh Ha		Head of Supervisory Board			23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019 and appointed Head of Supervisory Board under Resolution No.01/NQ-BKS-2019 dated 23/4/2019 by VietinBank's Supervisory Board
2	Nguyen Thi Anh Thu		Member of Supervisory Board			23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
3	Nguyen Manh Toan		Member of Supervisory Board			23/04/2019		- Appointed Supervisory Board member under 2019 and term 2019-2024's AGM Resolution No.20/NQ-ĐHĐCĐ dated 23/4/2019.
4	Nguyen The Huan		Former Head of Supervisory Board			14/04/2015	23/04/2019	- Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015; - End of Supervisory Board term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
5	Pham Thi Thom		Former Member of Supervisory Board			29/04/2014	23/04/2019	- Appointed Supervisory board member under 2014's AGM Resolution No.12/NQ-ĐHĐCĐ dated 29/4/2014; - End of Supervisory Board term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.
6	Tran Minh Duc		Former Member of Supervisory Board			14/04/2015	23/04/2019	- Appointed Supervisory board member under the 2015's AGM Resolution No.14/NQ-DHDCD dated 14/4/2015; - End of Supervisory Board term 2014-2019 at 2019 and term 2019-2024's AGM dated 23/4/2019.

No.	Name of organization /individual	Securities trading account (if any)	Position	ID/Business registration No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons
IV- Chief Accountant								
1	Nguyen Hai Hung		Chief Accountant			01/05/2011		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 Ltd.					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			14/02/2019	Resolution No. 020/NQ-HĐQT-NHCT44 dated 13/02/2019 on approval of the Directors and Officers Liability Insurance Contract (D&O) for the period 2019-2020 between VietinBank and VBI	-	
2	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			03/04/2019	Resolution No. 082/NQ-HĐQT-NHCT2.1 dated 02/4/2019 on approval of the Contract for provision and utilization of payment services between VietinBank and VBI	-	
3	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			26/04/2019	Resolution No. 125/NQ-HĐQT-NHCT2.1 dated 25/4/2019 on approval of the Bankers Blanket Bond and Electronic Computer Crime (BBB&ECC) Contract for the period 2019 - 2020 between VietinBank and VBI	-	
4	Indovina Bank Ltd. (IVB)	Affiliated company			10/05/2019	Resolution No. 134/NQ-HĐQT-NHCT2.1 dated 04/5/2019 on approval of interbank contracts between VietinBank and IVB	-	

No.	Name of organization/ individual	Relationship	ID/Business registration No., date of issue, place of issue	Address	Time of transactions	Number of resolutions of the AGM/BoD adopted (if any, specify date of issue)	Number, ownership proportion of shares/fund certificates hold after the transaction	Note
5	VietinBank Laos Ltd.	Subsidiary Bank			12/06/2019	Resolution No. 153/NQ-HĐQT-NIICT2.1 dated 23/5/2019 on approval of interbank contracts between VietinBank and VietinBank Laos Ltd.	-	
6	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			31/05/2019	Resolution No. 156/NQ-HĐQT-NHCT2.1 dated 31/5/2019 on approval of Money Insurance Contract for VietinBank for the period 2019-2020 between VietinBank and VBI.		
7	VietinBank Security Joint Stock Company (VietinBank Securities)	Subsidiary			03/07/2019	Resolution No.209/NQ-HĐQT-NHCT2.1 dated 03/07/2019 on approval of the contract of offering advisory, issuance agent, depository registration agent and payment agent for VietinBank's 2019 public offering bonds between VietinBank and VietinBank Securities.		
8	VietinBank Leasing Company Limited	Subsidiary			09/07/2019	Resolution No.221/NQ-HĐQT-NHCT2.1 dated 09/07/2019 on approval of the lending/deposit transaction limit Contract on the interbank market between VietinBank and VietinBank Leasing		
9	VietinBank Gold and Jewellery Trading Company Limited	Subsidiary			26/07/2019	Resolution No.250/NQ-HĐQT-NHCT2.1 dated 26/7/2019 on approval of the Principle contract for the procurement of gift products between VietinBank and VietinBank Gold & Jewellery		

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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 Insurance Joint Stock Company (VBI)	Subsidiary			01/09/2019	Resolution No.260/NQ-HĐQT-NHCT1.1 dated 31/7/2019 on approval of the Appendix Contract of the supplement insurance benefit for the Health Insurance Contracts of VietinBank's employees (from 01/12/2018 to end of 30/11/2019) between VietinBank and VBI.		
11	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			07/08/2019	Resolution No.275/NQ-HĐQT-NHCT2.1 dated 07/08/2019 on approval of the Fidelity Insurance Contract within VietinBank system for the period of 2019 - 2020 between VietinBank and VBI		
12	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			22/08/2019	Resolution No.285/NQ-HĐQT-NHCT2.1 dated 22/8/2019 on approval of the insurance contract for motor vehicle of VietinBank's H.O between VietinBank and VietinBank Thang Long Insurance Company (belongs to VBI)		
13	Indovina Bank Ltd. (IVB)	Affiliated company			30/08/2019	Resolution No.290/NQ-HĐQT-NHCT2.1 dated 29/8/2019 on approval of the interbank Contracts between VietinBank and Indovina Bank		
14	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			29/09/2019	Resolution No.324/NQ-HĐQT-NHCT2.1 dated 29/9/2019 on approval of the Contract for compulsory fire insurance for property of the whole VietinBank's system from 29/9/2019 to 30/9/2022 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	Indovina Bank Ltd. (IVB)	Affiliated company			Contract to be signed	Resolution No.327/NQ-HĐQT-NHCT2.1 dated 01/10/2019 on approval of the mortgage Contract between VietinBank and Indovina Bank		
16	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			24/10/2019	Resolution No.355/NQ-HĐQT-NHCT2.1 dated 24/10/2019 on approval of the public liability insurance contract for VietinBank (period 2019 - 2022) between VietinBank and VBI		
17	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			31/10/2019	Resolution No.357/NQ-HĐQT-NHCT2.1 dated 24/10/2019 on approval of the first amendment and supplement to the Money Insurance Contract for VietinBank (period 2019-2020) between VietinBank and VBI.		
18	VietinBank Insurance Joint Stock Company (VBI)	Subsidiary			29/11/2019	Resolution No.404/NQ-HĐQT-NHCT2.1 dated 29/11/2019 on approval of the renewal of Health Insurance Contracts for VietinBank's employees in 2020 (from 01/12/2019 to 30/11/2020) between VietinBank and VBI.		
19	VietinBank Laos Ltd	Subsidiary Bank			27/12/2019	Resolution No.458/NQ-HĐQT-NHCT2.1 dated 26/12/2019 on approval of the foreign currency transaction contract between VietinBank and VietinBank Laos		

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

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
I- Affiliated persons of BoDs' members								
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 Lien		Brother - in - law			0	0%	
2.10	Tran Mai Huong		Sister			0	0%	
2.11	Duong Minh Hai		Brother - in - law			0	0%	
2.12	Tran Thanh Thuy		Sister			0	0%	
2.13	Tran Manh Tien		Brother			0	0%	
2.14	Mai Thi Quy		Sister - in - law			0	0%	
2.15	Tran Quoc Hiep		Brother			0	0%	
2.16	Duong Thi Do Quyen		Sister - in - law			0	0%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
2.17	State Bank of Vietnam	-	Representatives of 30% state ownership at VietinBank			720.061.487	19,34%	
3	Tran Van Tan		Board member			0	0%	
3.1	Truong Thi Y		Mother			0	0%	
3.2	Vu Thi Thu Ha		Wife			0	0%	
3.3	Tran Truong Thao Van		Daughter			0	0%	
3.4	Tran Thi Phuong Anh		Daughter			0	0%	
3.5	State Bank of Vietnam		Representatives of 30% state ownership at VietinBank			720.061.487	19,34%	
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%	
4.9	Tran Thi Hong Hanh		Sister - in - law			0	0%	
5	Nguyen The Huan		Board member			0	0%	
5.1	Nguyen The Hung		Father			0	0%	
5.2	Chu Thi Dao		Mother			0	0%	
5.3	Nguyen Thi Phuong Chi		Wife			0	0%	
5.4	Nguyen Anh Phuong		Daughter			0	0%	
5.5	Nguyen Hoang Nam		Son			0	0%	
5.6	Nguyen Thuy Nga		Sister			0	0%	
5.7	Hoang Van Lien		Brother - in - law			0	0%	
5.8	Nguyen The Huy		Brother			0	0%	
5.9	Pham Thi Minh Tu		Sister - in - law			0	0%	
6	Pham Thi Thanh Hoai		Board member			92	0,000002%	
6.1	Pham Tien Hung		Father			0	0%	
6.2	Nguyen Thi Nhuan		Mother			0	0%	
6.3	Pham Thi Thanh Huyen		Sister			0	0%	
6.4	Huynh Duc Thang		Brother - in - law			0	0%	
6.5	Pham Thi Thuy Hang		Sister			0	0%	
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%	

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
7.4	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%	
8	Hideaki Takase		Board member			0	0,000000%	
8.1	Masaaki Takase		Father			0	0%	
8.2	Sumiko Takase		Mother			0	0%	
8.3	Naoko Takase		Wife			0	0%	
8.4	Hiroaki Takase		Son			0	0%	
8.5	Haruaki Takase		Son			0	0%	
8.6	Naoaki Takase		Brother			0	0%	
8.7	Takako Takase		Sister - in - law			0	0%	
8.8	Misako Mizobuchi		Sister			0	0%	
8.9	Toshiaki Mizobuchi		Brother-in-law			0	0%	
8.10	MUFG Bank, Ltd		CEO and President of MUFG BANK (EUROPE) N.V. in Netherlands					
II- Affiliated persons of Board of Management's members								
1	Tran Binh Minh		Board member CEO			2.405	0,000065%	
<i>(Please refer to Section I.2)</i>								
2	Hiroshi Yamaguchi		Board member Deputy CEO			0	0%	
<i>((Please refer to Section I.7)</i>								
3	Nguyen Hong Van		Deputy CEO Head of Finance Division			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		Chairwoman of BoD					
3.8	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%	

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
4.2	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%	
5	Nguyen Duc Thanh		Deputy CEO Head of Treasury Dealing and Capital Market Division			0	0%	
5.1	Tran Thi Nhung		Mother			0	0%	
5.2	Hoang Viet Phuong		Wife			6	0,0000002%	
5.3	Nguyen Minh Nga		Daughter			0	0%	
5.4	Nguyen Hoang Quan		Son			0	0%	
5.5	Nguyen Thi Lien		Sister			0	0%	
5.6	Nguyen Duc Huyen		Brother			0	0%	
5.7	Duong Thi Thai Ha		Sister - in - law			0	0%	
5.8	Nguyen Thi Khoa		Sister			0	0%	
5.9	Nguyen Duc Huy		Brother			0	0%	
5.10	Nguyen Thi Hien		Sister - in - law			0	0%	
5.11	Nguyen Duc Thanh		Brother			0	0%	
5.12	Do Thi Lan		Sister - in - law			0	0%	
5.13	Nguyen Thi Minh Thuy		Sister			0	0%	
5.14	Nguyen Viet Hoa		Brother - in - law			0	0%	
5.15	VietinBank Laos Limited		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%	

No.	Name	Securities trading account (if any)	Position	ID No., date of issue, place of issue	Address	Number of shares held (end of period)	Ownership percentage (end of period)	Note
6.8	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%	
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%	
8.11	VietinBank Gold and Jewellery Trading Company Limited		Chairwoman					
III- Affiliated persons of Supervisory Board Members								
1	Le Anh Ha		Head of Supervisory Board			3.104	0,000083%	
1.1	Le Huu Dien		Father			0	0%	
1.2	Dang Thi Luyen		Mother			0	0%	
1.3	Trinh Quoc Hung		Husband			0	0%	
1.4	Trinh Ha Anh		Child			0	0%	
1.5	Le Huu Tham		Brother			0	0%	
1.6	Le Thi Ha		Sister-in-law			0	0%	
1.7	Le Huu Thanh		Brother			0	0%	
1.8	Nguyen Thuy Ha		Sister-in-law			0	0%	

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

JK