

REPORT ON CORPORATE GOVERNANCE

VIET NAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK

Reporting period: The first half of 2026 (January 1st, 2026 – June 30th, 2026)



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1.0 GENERAL INFORMATION

Name of company:	Viet Nam International Commercial Joint Stock Bank
Address of headoffice:	Ground floor and 2nd floor, Sailing Tower, 111A Pasteur Street, Saigon Ward, Ho Chi Minh City, Vietnam
Operation license:	The Establishment and Operation License of the Joint Stock Commercial Bank No. 09/GP-NHNN dated February 13 th 2026, issued by the State Bank of Vietnam, which replaces the Banking Establishment and Operation License No. 23/GP-NHNN dated September 19 th 2022. The License is valid for 99 years from the date of issuance of the first license (January 25 th 1996) and has been supplemented by Decision No. 90/QĐ-QLG54 dated June 30 th 2026
Telephone:	(84-28) 62999039
Fax:	(84-28) 6299 9040
Website:	https://www.vib.com.vn
Email:	vib@vib.com.vn
Charter capital:	VND 34.040.057.100.000
Stock symbol:	VIB
Governance model:	General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director
The implementation of internal audit:	Implemented

2.0 GENERAL SHAREHOLDERS MEETINGS

Information on meetings, resolutions and decisions of the General Shareholders Meetings (including the resolutions of the General Meeting of Shareholders approved in the form of written comments) ("GSM"):

No.	Resolution/Decision No.	Date	Content
1	1.001.26.GSM	08.04.2026	<p>The 2026 Annual General Meeting of Shareholders ("AGM") resolution approved the following main contents:</p> <ul style="list-style-type: none">- Business results in 2025 and business plan in 2026.- Audited financial statements in 2025.- Funds allocation and profits distribution plan in 2025 including cash dividend plan of up to 9% and authorizes the Board of Directors (BOD) to decide on the tasks related to dividend distribution.- Charter capital increase plan in 2026: Increase charter capital from 34,040,057,100,000 VND to a maximum of 37,353,862,520,000 VND in the following methods: (i) Issuing shares to increase share capital from equity for existing shareholders at a maximum rate of 9.50% of the charter capital; (ii) Issuing bonus shares to employees at a maximum rate of 0.24% of the charter capital.- Report on corporate governance for 2025.- Report on remuneration, bonuses, other benefits, and utilization of operational budget for the BOD and Board of Supervisors (BOS) in 2025 and proposal for remuneration, bonuses, other benefits and operational budget in 2026.- Proposal to GSM for approval of VIB charter.- Reports of the BOS.- Proposal on selection of independent auditor for 2027.

3.0 BOARD OF DIRECTORS

3.1 Information about the members of the Board of Directors

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr. Dang Khac Vy	Chairman of the BOD, Non-executive member of the BOD	15.03.2023	-
2	Mr. Dang Van Son	Vice Chairman of the BOD, Non-executive member of the BOD	15.03.2023	-
3	Mr. Do Xuan Hoang	Non-executive member of the BOD	15.03.2023	-
4	Mr. Han Ngoc Vu	Executive member of the BOD	15.03.2023	-
5	Ms. Nguyen Thi Bich Hanh	Independent member of the BOD	15.03.2023	-

3.2 Meetings of the Board of Directors

- In the first 06 months of 2026, the Board of Directors held 02 in-person meetings with the attendance rate as follows:

No.	Board of Director Member	Number of In-Person Attended	Attendance Rate	Reason for Non-Attendance
1	Mr. Dang Khac Vy	02	100%	-
2	Mr. Dang Van Son	02	100%	-
3	Mr. Do Xuan Hoang	01	50%	Did not attend 01 in-person meeting of Board of Directors in March due to a scheduling conflict with another meeting.
4	Mr. Han Ngoc Vu	02	100%	-
5	Ms. Nguyen Thi Bich Hanh	02	100%	-

- In the first 06 months of 2026, the Board of Directors conducted 35 meetings by collecting written opinions, with the attendance rate as follows:

No.	Member of the Board of Directors	Number of Written Resolutions Participated In	Participation Rate	Reason for Non-Participation
1	Mr. Dang Khac Vy	35	100%	–
2	Mr. Dang Van Son	35	100%	–
3	Mr. Do Xuan Hoang	35	100%	–
4	Mr. Han Ngoc Vu	35	100%	–
5	Ms. Nguyen Thi Bich Hanh	35	100%	–

3.3 Supervising the Board of Management by the Board of Directors

- The BOD's supervision of the Board of Management is carried out in accordance with the Charter and Internal regulations on corporate governance. The BOD always ensures the supervision of the Board of Management's operations through: (i) the mechanism of the Board of Management periodically reporting to the BOD on all aspects of the entire bank's operations at the BOD's meetings as well as reports on each specialized field, activity, and project as required by the BOD; (ii) the BOD approves the proposals and plans of the Board of Management as a basis for the Board of Management to implement management and operation activities of VIB; (iii) promulgates internal regulations under the authority of the BOD as a basis for the Board of Management to operate the bank's operations.
- The activities of the BOD are planned and built from the beginning of the year, in accordance with VIB's business plan, so the monitoring issues are highly proactive and always updated promptly. This has supported the Board of Management in implementing business plans flexibly and quickly.
- Every quarter, the BOD holds regular meetings to update the business situation as well as review and consider the action plans of the Board of Management to ensure that the orientations set out at the General Meeting of Shareholders have been implemented correctly and in accordance with regulations. At the same time, the BOD also participates in orienting and supervising operational activities as demonstrated through the issuance of BOD's Resolutions (details in Section 3.5 of this Report).

3.4 Activities of the Board of Directors' subcommittees

3.4.1 Activities of the Human Resources Committee (HRC)

- HRC Term IX operated according to the Organization and Operation Regulations of the HRC No. 1001.HRC version 2025(1) issued by the BOD on 21.02.2025; including the following members:
 - Ms. Nguyen Thi Bich Hanh – Independent member of the BOD, Chairwoman of HRC
 - Mr. Dang Khac Vy – Chairman of the BOD, Member of the HRC
 - Mr. Do Xuan Hoang – Member of the BOD, Member of the HRC
 - Mr. Han Ngoc Vu – Member of the BOD, Member of the HRC
- The HRC has been active and effective in making proposals and advising the BOD on key topics such as human resource planning and management, building and developing human resource policies, salary, bonus and other remuneration policies in line with business strategies and goals.
- The HRC Term IX also held 14 meetings in the first half of 2026, including voting slips method.

No.	Board of Director' member	Number of meetings attended	Attendance rate	Reasons for absence
1	Ms. Nguyen Thi Bich Hanh	14	100%	-
2	Mr. Dang Khac Vy	14	100%	-
3	Mr. Do Xuan Hoang	13	92.85%	Did not attend 01 meeting of the HRC in March due to having same schedule for another meeting
4	Mr. Han Ngoc Vu	14	100%	-

3.4.2 Activities of Risk Management Committee (RMC)

- In the first haft of 2026, RMC has completed their duties in providing advise for BOD to make decisions related to risk management, include proposals on investments, transactions, changing risk policies, policies under BOD's approval authority, risk reports submitted to the BOD include strategic risk, credit risk, market risk, liquidity risk, interest rate risk on banking book, operational risk, concentration risk, compliance risk; promptly adjustment on risk policies to align with business strategy, maket movement and changes in State Bank of Vietnam (SBV) regulations to ensure the sustainable development of VIB.
- From 01.01.2026 to 30.06.2026, RMC operates in accordance with the Regulation on RMC's Organization and Operation, No. 1001.RMC version 2024(1), issued by the BOD on 24.09.2024. RMC. RMC consists of 04 members:
 - Mr. Dang Van Son – BOD Deputy cum RMC Chairman
 - Mr. Dang Khac Vy – BOD Chairman cum RMC member
 - Mr. Han Ngoc Vu – BOD member cum Chief Executive Officer (CEO) cum RMC member
 - Ms. Nguyen Thi Bich Hanh – BOD independent member cum RMC member
- In the first half of 2026, RMC has conducted 13 meetings, include in-person meetings and meetings by voting slip:

No	RMC members	Number of meeting attended	Attendance rate	Absent reason
1	Mr. Dang Van Son	13	100%	-
2	Mr. Dang Khac Vy	13	100%	-
3	Mr. Han Ngoc Vu	13	100%	-
4	Ms. Nguyen Thi Bich Hanh	13	100%	-

3.5 Resolutions/Decisions of the Board of Directors

No.	Resolution/Decision No.	Date	Content	Approval rate
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1	001.26.BOD	20.01.2026	Approval on amendment of VIB Operating Model	100%
2	002.26.BOD	21.01.2026	Approval on VIB AGM 2026 Plan	100%
3	003.26.BOD	26.01.2026	Approval on plan of issue certificate of deposit	100%
4	004.26.BOD	27.01.2026	Approval on Capital Adequacy Ratios Policy no 1132.RSK	100%
5	005.26.BOD	29.01.2026	Approval on Management Report 2025	100%
6	006.26.BOD	29.01.2026	Approval on capital adequacy ratios report according to Circular 14	100%
7	007.26.BOD	30.01.2026	Approval on 2025 STI Policy	100%
8	008.26.BOD	09.02.2026	Approval on 2025 audited FS under VAS	100%
9	009.26.BOD	09.02.2026	Approval on non-credit transactions, contracts between VIB and related parties	100%
10	010.26.BOD	11.02.2026	Approval on PMS Summary and STI 2025 for EM, GM	100%
11	011.26.BOD	13.02.2026	Approval on granting limits to FIs	100%
12	012.26.BOD	05.03.2026	Approval on capital plan scenario period 2026-2028	100%
13	013.26.BOD	09.03.2026	Approval on 2026 plan and budget	100%
14	014.26.BOD	13.03.2026	Approval in principle for implementing MLT loan in 2026	100%
15	015.26.BOD	17.03.2026	Approval on 2026 AGM pack	100%
16	016.26.BOD	20.03.2026	Approval on 2025 Annual Report	100%
17	1.001.26.BOD	25.03.2026	Approval of the issuance of Risk Management Policy No. 1001.RSK, version 2026(1)	100%
18	017.26.BOD	30.03.2026	Approval on the plan to select card partner	100%
19	018.26.BOD	30.03.2026	Approval on the third amendment to the agreement	100%
20	1.002.26.BOD.1	06.04.2026	Approval of amendments to VIB's Network Operations Regulations No. 0852/2014/QC-VIB	100%

21	1.002.26.BOD.2	06.04.2026	Approval granted for the re-issuance of credit limits for FIs	100%
22	019.26.BOD	14.04.2026	Approval on Basel IRB Compliance Assessment Report	100%
23	020.26.BOD	17.04.2026	Approval on implementing cash dividend payment at a rate of 9% of charter capital	100%
24	021.26.BOD	24.04.2026	Approval on amendment of AFC Regulation	100%
25	022.26.BOD	23.04.2026	Approval on allocation of resource within BOD Office	100%
26	023.26.BOD	28.04.2026	Approval on granting new medium and long-term loans for Customer	100%
27	024.26.BOD.1	06.05.2026	Approve the implementation of the plan to increase charter capital in 2026 through the issuance of shares to increase share capital from equity for existing shareholders at a maximum rate of 9.5% of charter capital.	100%
28	024.26.BOD.2	06.05.2026	Approve the implementation of the plan to increase charter capital in 2026 through the issuance of shares under an employee stock option program with a maximum ratio of 0.24% of charter capital.	100%
29	025.26.BOD	07.05.2026	Approval on re-granting credit limits to FIs	100%
30	026.26.BOD	08.05.2026	Approval on Policies on Incentive Mechanism for 3 Division Heads	100%
31	027.26.BOD	08.05.2026	Approval on Special Bonus Policy for Strategic Deals 2026	100%
32	028.26.BOD	18.05.2026	Approval on Job Arrangement for DCEO and for FS Department	100%
33	029.26.BOD	22.05.2026	Approval on amendment of RB BNW's Operating Model	100%
34	030.26.BOD	25.05.2026	Approval on Employment Contract Termination and Appointment of the Head of TRS	100%

35	031.26.BOD	15.06.2026	Approval on re-granting credit limits to FIs	100%
36	032.26.BOD	17.06.2026	Approval on amendment of Policy no.1001.HRM & 1037.HRM	100%
37	033.26.BOD	29.06.2026	Approval of the dissolution of the Credit Committees	100%
38	034.26.BOD	29.06.2026	Approval of the appointment of Deputy CEO	100%

4.0 BOARD OF SUPERVISORS

4.1 Information about members of Board of Supervisors

No.	Members of Board of Supervisors	Position	The date becoming/ceasing to be the member of the Board of Supervisors	Qualification
1	Ms. Nguyen Thuy Linh	Head of Board of Supervisors	15.06.2023	MBA and Certificate of Proficiency in Internal Audit by CMA Australia
2	Mr. Dao Quang Ngoc	Full-time Member of Board of Supervisors	15.03.2023	MBA
3	Ms. Nguyen Luong Thi Bich Thuy	Full-time Member of Board of Supervisors	15.03.2023	Bachelor

4.2 Meetings of Board of Supervisors

In the first 06 months of 2026, The Board of Supervisors had organized 07 meetings, including 02 in-person meetings and 05 meetings by voting slips

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms. Nguyen Thuy Linh	07	100%	100%	-
2	Mr. Dao Quang Ngoc	07	100%	100%	-
3	Ms. Nguyen Luong Thi Bich Thuy	07	100%	100%	-

4.3 Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors

- BOS through internal audit activities, conducts periodic and continuous monitoring to evaluate the compliance with legal regulations, internal regulations, the Charter, and the Resolutions and Decisions of GSM and BOD.
- Monitoring the results of BOD's senior management oversight towards CEO regarding the implementation of BOD's resolutions, the organization, execution of internal control and risk management system through auditing activities of Internal Audit ("IA").
- Supervising, evaluating the execution results of CEO and Board of Management (BOM) in organizing, implementing, and putting into practice the BOD's Resolutions, internal regulations, directives issued by CEO and BOM with respect to the internal control (IC) system and risk management through executing audit activities towards policies, processes, functions at Head Office, as well as audit on senior management oversight following requirements at Circular 13/2018/TT-NHNN dated 18.05.2018 of the State Bank of Vietnam (SBV).

- Supervising the implementation process and outcomes of the BOD in response to requirements from GSM, state regulatory authorities, independent auditors, and IA related to the BOD's activities, ensuring that resolutions of GSM and recommendations from SBV, independent auditors, and IA are fully and properly implemented in accordance with requirements.
 - Evaluating the executive performance of CEO and BOM through results of senior management oversight, monitoring the implementation of risk limits aligned with BOD's risk appetite, and monitoring the issuance of internal regulations within authority.
 - Assessing the adequacy of emerging risks identified during the control and business execution process within the risk appetite framework approved by BOD; promptly detecting control weaknesses and proposing appropriate corrective actions.
 - Constant monitoring material activities, limits, and indicators in accordance with laws, internal regulations, and resolutions/decisions of the GSM and BOD.
 - Through off-site monitoring activities of IA, fully monitoring the approval and implementation of investment projects, purchases and sales of fixed assets, contracts, other transactions of credit institution within the decision making authority of GSM, BOD as required by Article 52.5, Law on Credit Institution.
 - Continuously directing IA to strengthen oversight and management of centralized credit risk as required SBV, through monthly reviews and analyses of the Top 100 highest outstanding credit customers at VIB in order to evaluate compliance with credit-granting procedures and relevant internal regulations, detect early warning signs and recommend control measures.
 - Participating in the quarterly BOD's meetings to stay informed and provide input on the BOD Resolutions.
 - Periodically compiling a list of shareholders holding 01% or more of the VIB's charter capital and related persons of members of BOD, members of BOS, CEO, shareholders holding 01% or more of the VIB's charter capital; maintain and update changes to this list in accordance with the law.
- 4.4 The coordination among the Board of Supervisors, the Board of Management, Board of Directors and other managers
- The coordination mechanism among BOS, BOD, and BOM ensures full compliance with legal regulations as well as VIB's internal regulations, with a focus on the common goal of safe and sustainable growth for the Bank. BOD and BOM have created favorable conditions for the full and comprehensive execution of BOS's functions and duties as required by law and the Regulation on Organization and Operation. BOS has been fully informed and regularly updated on the BOD's strategic direction, the BOD's high-level supervision of the CEO, and the CEO's supervision over divisions BOS has participated in discussions and provided input during BOD meetings. Its recommendations and proposals have been seriously considered, and BOD and CEO have directed relevant units to implement them accordingly.
 - Regarding senior management at VIB, BOS, through activities of IA, engages in regular interactions at IC forums and holds direct discussions when issues arise concerning VIB's IC system.
 - Coordinating with the Anti-fraud and Corruption Steering Committee (AFC) in implementing related initiatives throughout the system.
- 4.5 Other activities of the Board of Supervisors
- Reviewing the Board of Directors' report to be submitted to the 2026 AGM.
 - Reviewing and proposing the approval by the 2026 AGM of the selection of an independent auditing firm for the audit of VIB's 2026 financial statements.

- Supervising the approval of credit granting (except cases where credit is not granted according to current legal regulations) for VIB's subsidiaries, affiliates, major shareholders, members of BOD, members of BOS, executives, other management positions at VIB, and their related persons.
- Completing the integration of internal fraud investigation procedures into Internal Audit System (IA System 2.0).
- Organizing training program on Circular 83/2025/TT-NHNN dated 31.12.2025 of SBV (replacing Circular 13/2018/TT-NHNN) on the regulation for the internal control system of commercial banks and branches of foreign banks.
- Approving and signing periodic reports on anti-corruption, wastefulness, and negativity, and ad-hoc, monthly, and quarterly reports on cases showing signs of criminal violations as required by SBV.
- Directing IA to deploy project on building credit risk assessment model, using database from audit departments to run the model to support systemic credit governance.
- Suggesting IA to plan a comprehensive review of all lending documents and products of Business loan (Small and Medium Enterprise) to perform risk control, provide orientation for the system.
- Requesting IA to expand audit scope, conduct assessment on management capacity of all management officers and key positions at audited unit.

K. G. F. T. H. M.

5.0 BOARD OF MANAGEMENT

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment/ dismissal
1	Mr. Han Ngoc Vu - CEO	19.05.1965	Master of Business Administration Bachelor of International Relations	25.11.2013 01.10.2023 (reappointment)
2	Mr. Tran Nhat Minh - Deputy CEO	01.04.1972	Ph.D in Telecommunications Systems and Networks Master of Strategic Management Automation Control Engineer for Energy Systems	15.06.2012
3	Mr. An Thanh Son - Deputy CEO	25.05.1971	Master of Business Administration Bachelor of Economic Law Engineer of Economics of Sea Transport Lawyer	14.08.2013
4	Mr. Ho Van Long - Deputy CEO	19.10.1976	Bachelor of Finance and Credit Association of Chartered Certified Accountants	12.10.2016 (Dismissal 18.05.2026)
5	Mr. Nguyen Xuan Dung - Deputy CEO	31.05.1970	Bachelor of Finance and Credit	01.04.2025
6	Ms. Nguyen Thi Mong Tuong - Deputy CEO	24.04.1986	Bachelor of Finance and Banking Advance Studies in Finance, Univeristy of California, San Diego	01.06.2025

6.0 CHIEF ACCOUNTANT

Name	Date of birth	Qualification	Date of appointment/ dismissal
Ms. Pham Thi Minh Hue	08.08.1983	Bachelor of Banking Auditing, Banking Academy Chief Accountant Certification, Academy of Finance	21.03.2019

7.0 TRAINING COURSES ON CORPORATE GOVERNANCE

In the first half of 2026, the Managers, including the person in charge of corporate governance, have actively participated in various training programs designed to equip them with the necessary knowledge and skills as follows:

Item	Training/Workshop	Audience	# Participant
Governance	Product Management and Banking Operations	Managers (Members of the BOD, Members of the BOS, CEO and other Managers)	1.578
	TPU – Thinking Processing Unit	Executives Managers & Middle Managers	279
	Leadership Acceleration Program - In collaboration with Fulbright University Vietnam	Executives Managers & Middle Managers	32
	Building the AI Bank Bootcamp Asia 2026	Executives Managers	2
	The Asian Banker Summit 2026	Executives Managers	1
	Banking Digital Transformation Competition 2026	Managers	1
	The Bank Management Program 2025-2026 (ATTF Luxembourg) and Swiss Bank Executive's training Program - SECO 2025-2027 (Switzerland)	Managers	6
	Workshop Claude Code and Cowork for Everyone	Managers	17
	AWS - Culture of Innovation	Managers	40
	VIB AWS Skill Builder Premiere - Embracing Innovation	Managers	6
	SHRM Webinar: What should HR do differently in 2026?	Managers	4
	Enhancing Capabilities for Green Taxonomy and Sustainable Finance Implementation	Managers	1
	Claude Code: Leveraging Generative AI for Software Development	Managers	1
	Practical Agentic AI for Business Leaders	Managers	1
	Building Agentic AI Solutions Using Claude	Managers	1

Talent development	Manager	Development	Program	Potential Managers - WB	32
	2024-2025 for WB				
	Manager	Development	Program	Potential Managers - RB	48
	2024-2025 for RB				
	Digital Programs	Literacy	Capability Building	Managers	1.347

8.0 THE LIST OF AFFILIATED PERSONS OF VIB AND TRANSACTIONS OF THE AFFILIATED PERSONS

8.1 The list of affiliated persons of VIB

- Details are according to attached Appendix 01.

8.2 Transactions between VIB and its affiliated persons; or between VIB and its major shareholders, internal persons and affiliated persons of internal persons

- Details are according to attached Appendix 02.

8.3 Transaction between internal persons of VIB, affiliated persons of these internal persons and the VIB's subsidiaries or companies in which VIB takes controlling power

- No transactions.

8.4 Transactions between VIB and other related parties

8.4.1 Transactions between VIB and the company that its members of Board of Directors, the Board of Supervisors, Director (General Director) have been founding members or members of Board of Directors, or CEOs in the latest three (03) years (calculated at the time of reporting)

- Details are according to attached Appendix 03.

8.4.2 Transactions between VIB and companies in which members of the Board of Directors, members of the Supervisory Board, the CEO, and other managers are members of the Board of Directors or Executive Directors (CEO/General Manager):

- Details are according to attached Appendix 04.

8.4.3 Other transactions of VIB (if any) that may yield material or non-material benefits to members of the Board of Directors, members of the Supervisory Board, the CEO, and other managers:

- No transactions.

9.0 VIB SHARE TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

9.1 The list of internal persons and their affiliated persons

- Details are according in Appendix 05 attached.

9.2 VIB share transactions of internal persons and their affiliated persons

- Details are according in Appendix 06 attached.

10.0 OTHER SIGNIFICANT ISSUES

- No issue.

This Report is made in Vietnamese and English. In case of any difference between the English and Vietnamese versions, the Vietnamese version shall prevail.

Ho Chi Minh City, July 30th, 2026

Chairman of the Board of Directors



Đặng Khắc Vy

Recipients:

- SSC;
- VNX, HOSE, HNX;
- BOD; BOS;
- Archived: ESD, BOD's office.

Appendix 01. The list of affiliated persons of VIB

No.	Name of organization/individual	Securities trading account (if any)	Position at VIB	No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person of VIB/internal persons	Time of ending to be affiliated person of VIB/internal persons	Reasons (When changes occur in sections 9 and 10)	Relationship with internal persons
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Dang Khac Vy	-	Chairman of BOD	-	-	-	-	14.02.1996	-	-	-
1.1	Tran Thi Thao Hien	-	-	-	-	-	-	14.02.1996	-	-	Wife
1.2	Pham Thi Nguyet	-	-	-	-	-	-	14.02.1996	-	-	Mother
1.3	Tran Bau	-	-	-	-	-	-	14.02.1996	-	-	Father-in-law
1.4	Nguyen Thi Nhat Thao	-	-	-	-	-	-	14.02.1996	-	-	Mother-in-law
1.5	Dang Quang Tuan	-	-	-	-	-	-	29.12.1998	-	-	Son
1.6	Dang Diem Linh	-	-	-	-	-	-	22.11.2004	-	-	Daughter
1.7	Dang Khac Mao	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.8	Dang Khac Chien	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.9	Dang Khac Dien	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.10	Dang Khac Dung	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.11	Dang Thi Hien	-	-	-	-	-	-	14.02.1996	-	-	Older Sister
1.12	Dang Thi Huong	-	-	-	-	-	-	14.02.1996	-	-	Older Sister
1.13	Nguyen Kim Cuong	-	-	-	-	-	-	08.09.2016	-	-	Brother-in-law
1.14	Nguyen Thi Cuc	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.15	Dinh Thi Liem	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law

1.16	Hoang Thi Linh	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.17	Le Thi Hue	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.18	Dang Thi Loan	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.19	IDL Co.,Ltd	-	-	0105333567	15.01.2018	Department of Planning and Investment of Ha Noi	10th Floor Pacific Place, 83B Ly Thuong Kiet, Cua Nam ward Hanoi City, Vietnam	-	Brother has the controlling interest
1.20	Nha vuon sinh thai JSC	-	-	2901247662	18.12.2013	Department of Planning and Investment of Nghe An Province	Hamlet 7, Dong Loc Commune , Nghe An Province, Vietnam	-	Brother has the controlling interest
2	Dang Van Son	-	-	Vice Chairman of BOD	-	-	-	24.03.2007	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	24.03.2007	Wife
2.2	Dang Ngoc Tam	-	-	-	-	-	-	24.03.2007	Deceased Father
2.3	Phan Thi Ngan	-	-	-	-	-	-	24.03.2007	Mother
2.4	Dang Dinh Thieu	-	-	-	-	-	-	24.03.2007	Father-in-law
2.5	Nguyen Thi Quynh Luu	-	-	-	-	-	-	24.03.2007	Mother-in-law
2.6	Dang Minh Ngoc	-	-	-	-	-	-	24.03.2007	Daughter
2.7	Dang Minh Trang	-	-	-	-	-	-	24.03.2007	Daughter

2.8	Dang Ngoc Sam	-	-	-	-	24.03.2007	-	Older Brother
2.9	Dang Ngoc Mien	-	-	-	-	24.03.2007	-	Older Brother
2.10	Dang Van Ke	-	-	-	-	24.03.2007	-	Older Brother
2.11	Dang Thi Tam	-	-	-	-	24.03.2007	-	Older Sister
2.12	Dang Thi Thom	-	-	-	-	24.03.2007	-	Older Sister
2.13	Dang Ngoc Thuy	-	-	-	-	24.03.2007	-	Younger brother
2.14	Vu Thi Hue	-	-	-	-	24.03.2007	-	Sister-in-law
2.15	Dinh Thi Thanh Ky	-	-	-	-	24.03.2007	-	Sister-in-law
2.16	Phan Thi Len	-	-	-	-	24.03.2007	-	Sister-in-law
2.17	Xuan Thi Ha	-	-	-	-	24.03.2007	-	Sister-in-law
3	Do Xuan Hoang	-	Member of BOD	-	-	05.03.2005	-	-
3.1	Luu Thi Trinh Thao	-	-	-	-	05.03.2005	-	Wife
3.2	Do Xuan Thu	-	-	-	-	05.03.2005	-	Father
3.3	Nguyen Hoang Giang	-	-	-	-	05.03.2005	-	Mother
3.4	Luu Dinh Thanh	-	-	-	-	05.03.2005	-	Father-in-law
3.5	Nguyen Thi Thu Hien	-	-	-	-	05.03.2005	-	Mother-in-law
3.6	Do Thu Giang	-	-	-	-	05.03.2005	-	Daughter
3.7	Do Xuan Son	-	-	-	-	05.03.2005	-	Son
3.8	Do Xuan Viet	-	-	-	-	05.03.2005	-	Son
3.9	Do Xuan Ha	-	-	-	-	05.03.2005	-	Younger Sister
3.10	Anonie Co., Ltd	-	-	5001087	20.08.2016	Kings, 175 Varick,	20.08.2016	Daughter has the

New York, USA									
4	Han Ngoc Vu	-	CEO	-	-	-	28.11.2006	-	controlling interest
4.1	Thach Le Anh	-	-	-	-	-	28.11.2006	-	Wife
4.2	Vu Thuy Mai	-	-	-	-	-	28.11.2006	-	Mother
4.3	Le Thuc Khanh	-	-	-	-	-	28.11.2006	-	Mother-in-law
4.4	Han Ngoc Tuan Linh	-	-	-	-	-	28.11.2006	-	Son
4.5	Han Ngoc Linh Chi	-	-	-	-	-	28.11.2006	-	Daughter
4.6	Han Mai Huong	-	-	-	-	-	28.11.2006	-	Younger Sister
4.7	Nguyen Quoc Nghi	-	-	-	-	-	28.11.2006	-	Brother-in-law
4.8	Hoang Thanh Tra	-	-	-	-	-	06.12.2019	-	Daughter-in-law
5	Nguyen Thi Bich Hanh	-	Independent member of BOD	-	-	-	15.03.2023	-	-
5.1	Dang Thi Bich Dao	-	-	-	-	-	15.03.2023	-	Mother
5.2	Nguyen Phuoc Thien	-	-	-	-	-	15.03.2023	-	Son
5.3	Nguyen Ngoc Phuong	-	-	-	-	-	15.03.2023	-	Daughter
5.4	Nguyen Trong Bich	-	-	-	-	-	15.03.2023	-	Younger Brother
5.5	Nguyen Thi Mai Lan	-	-	-	-	-	15.03.2023	-	Younger Sister

5.6	Hoa Ngoc Duong	-	-	-	-	15.03.2023	-	-	Brother-in-law
5.7	Vu Thi Thu Hien	-	-	-	-	15.03.2023	-	-	Sister-in-law
5.8	Bach Hac Joint Stock Company	-	-	2500771438	24.03.2026	Dai Quang residential area, Xuan Hoa ward, Phu Tho province, Vietnam	-	-	Ms. Nguyen Thi Bich Hanh has the controlling interest
5.9	Viet Knowledge Development Joint Stock Company	-	-	0104807020	29.04.2022	Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan Street, Tam Hiep Ward, Dong Nai Province, Vietnam	-	Ms. Nguyen Thi Bich Hanh has the controlling interest
5.10	Thien Duc Loc Co., Ltd	-	-	1101901683	27.06.2024	Department of Planning and Investment of Long An province	Duc Ngai 2 Hamlet, Hau Nghia Commune , Tay Ninh Province, Vietnam	-	Sister-in-law has the controlling interest
6	Nguyen Thuy Linh	-	-	Head of BOS	-	-	-	15.06.2023	-
6.1	Vu Duc Trung	-	-	-	-	-	-	15.06.2023	Husband
6.2	Nguyen Van Hoa	-	-	-	-	-	-	15.06.2023	Father
6.3	Nguyen Thi Tuyet Nga	-	-	-	-	-	-	15.06.2023	Mother
6.4	Vu Minh Anh	-	-	-	-	-	-	15.06.2023	Father-in-law
6.5	Nguyen Thi Loan	-	-	-	-	-	-	15.06.2023	Mother-in-law

6.6	Vu Ngoc Bao Quyen	-	-	-	-	-	15.06.2023	-	-	Daughter
6.7	Vu Ngoc Chau Anh	-	-	-	-	-	15.06.2023	-	-	Daughter
6.8	Nguyen Huy Lam	-	-	-	-	-	15.06.2023	-	-	Younger Brother
7	Dao Quang Ngoc	-	-	-	-	-	15.06.2023	-	-	-
7.1	Tuong Thi Kim Yen	-	-	-	-	-	15.06.2023	-	-	Wife
7.2	Nguyen Thi Ninh	-	-	-	-	-	15.06.2023	-	-	Mother
7.3	Tuong Duy Tien	-	-	-	-	-	15.06.2023	-	-	Father-in-law
7.4	Le Thi Lan	-	-	-	-	-	15.06.2023	-	-	Mother-in-law
7.5	Dao Nhat Minh	-	-	-	-	-	15.06.2023	-	-	Son
7.6	Dao Viet Dung	-	-	-	-	-	15.06.2023	-	-	Older Brother
7.7	Dao Anh Diep	-	-	-	-	-	15.06.2023	-	-	Older Brother
7.8	Pham Hai Yen	-	-	-	-	-	15.06.2023	-	-	Sister-in-law
7.9	Phung Bao Quyen	-	-	-	-	-	15.06.2023	-	-	Sister-in-law
8	Nguyen Luong Thi Bich Thuy	-	-	-	-	-	25.04.2013	-	-	-
8.1	Nguyen Khiem Cuong	-	-	-	-	-	25.04.2013	-	-	Husband
8.2	Nguyen Van Luan	-	-	-	-	-	25.04.2013	-	-	Father
8.3	Luong Thi Mai	-	-	-	-	-	25.04.2013	-	-	Mother
8.4	Luong Thi Bich Nga	-	-	-	-	-	25.04.2013	-	-	Older Sister
8.5	Nguyen Dinh Duong	-	-	-	-	-	25.04.2013	-	-	Brother-in-law
8.6	Nguyen Luong Thi Bich Ha	-	-	-	-	-	25.04.2013	-	-	Younger Sister
9	Ho Van Long (*)	-	-	-	-	-	12.10.2016	18.05.2026	-	-
					Deputy CEO ("DCEO")					

CFO											
9.1	Ngo Minh Hien	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Wife
9.2	Phan Bích Tram	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Mother
9.3	Ngo Viet Son	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Father-in-law
9.4	Vo Thi Kim Dung	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Mother-in-law
9.5	Ho Bao Truc	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Daughter
9.6	Ho Huy Duc	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Brother-in-law
9.10	Ngo Viet Hung	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Brother-in-law
9.11	Cao Kim Phuong	-	-	-	-	-	-	12.10.2016	18.05.2026	-	Sister-in-law
10	Tran Nhat Minh	-	DCEO	-	-	-	-	15.06.2012	-	-	-
10.1	Nguyen Le Hien Vy	-	-	-	-	-	-	21.12.2023	-	-	Wife
10.2	Tran Bau	-	-	-	-	-	-	15.06.2012	-	-	Father
10.3	Nguyen Thi Nhat Thao	-	-	-	-	-	-	15.06.2012	-	-	Mother
10.4	Nguyen Chien	-	-	-	-	-	-	21.12.2023	-	-	Father-in-law
10.5	Le Thi Nga	-	-	-	-	-	-	21.12.2023	-	-	Mother-in-law
10.6	Tran Minh Hoang	-	-	-	-	-	-	15.06.2012	-	-	Son
10.7	Tran Minh Dang Daniel	-	-	-	-	-	-	15.06.2012	-	-	Son
10.8	Tran Minh Quang Kevin	-	-	-	-	-	-	15.06.2012	-	-	Son
10.9	Tran Ngoc Anh Anna	-	-	-	-	-	-	15.05.2015	-	-	Daughter
10.10	Tran Nguyen Vy Anh	-	-	-	-	-	-	07.08.2024	-	-	Daughter

10.11	Tran Thi Thao Hien	-	-	-	-	-	15.06.2012	-	-	Younger Sister
10.12	Dang Khac Vy	-	-	-	-	-	15.06.2012	-	-	Brother-in-law
10.13	Aquagri Company Limited	-	-	0318137398	31.10.2023	Department of Planning and Investment of HCMC	Serepok Tower, 56 Nguyen Dinh Chieu, Tan Dinh ward, Ho Chi Minh City, Vietnam	-	-	Mr. Tran Nhat Minh's wife holds a controlling stake, influencing the company's decision-making
11	An Thanh Son	-	DCEO	-	-	-	21.06.2004	-	-	-
Person in charge of corporate governance										
11.1	Phan Dang Nhu Hoa	-	-	-	-	-	21.06.2004	-	-	Wife
11.2	An Van Tinh	-	-	-	-	-	21.06.2004	-	-	Father
11.3	Luu Thi Dung	-	-	-	-	-	21.06.2004	-	-	Mother
11.4	Phan Doan Nhue	-	-	-	-	-	21.06.2004	-	-	Father-in-law
11.5	Dang Thuc Minh Hang	-	-	-	-	-	21.06.2004	-	-	Mother-in-law
11.6	An Thanh Nhu Ngoc	-	-	-	-	-	21.06.2004	-	-	Daughter
11.7	An Phan Ngoc Nhi	-	-	-	-	-	21.06.2004	-	-	Daughter
11.8	An Duc Phu	-	-	-	-	-	18.04.2008	-	-	Son
11.9	An Thi Van Chi	-	-	-	-	-	21.06.2004	-	-	Older Sister
11.10	An Thi Ngoc Diep	-	-	-	-	-	21.06.2004	-	-	Older Sister
11.11	Bui Duc Hung	-	-	-	-	-	21.06.2004	-	-	Brother-in-law

11.12	Dao Van Ngan	-	-	-	-	-	21.06.2004	-	-	Brother-in-law
11.13	SH Legal Vietnam Co. Ltd.	-	-	01071084	25.05.2015	-	25.05.2015	-	-	Mr. An Thanh Son is the Chairman of the Board of Lawyers
12	Nguyen Thi Mong Tuong	-	-	-	-	-	01.06.2025	-	-	-
12.1	Nguyen Thi Mai	-	-	-	-	-	01.06.2025	-	-	Mother
12.2	Nguyen Ngoc Toan	-	-	-	-	-	01.06.2025	-	-	Older brother
13	Nguyen Xuan Dung	-	-	-	-	-	01.04.2025	-	-	-
13.1	Nguyen Hai Yen	-	-	-	-	-	01.04.2025	-	-	Wife
13.2	Nguyen Xuan Dong	-	-	-	-	-	01.04.2025	-	-	Father
13.3	Hoang Thi Ngan	-	-	-	-	-	01.04.2025	-	-	Mother
13.4	Nguyen Minh Chau	-	-	-	-	-	01.04.2025	-	-	Father-in-law
13.5	Tran Hien Luong	-	-	-	-	-	01.04.2025	-	-	Mother-in-law
13.6	Nguyen Thi Ngoc Mai	-	-	-	-	-	01.04.2025	-	-	Daughter
13.7	Nguyen Xuan Hoang	-	-	-	-	-	01.04.2025	-	-	Son
13.8	Nguyen Hoang Kien	-	-	-	-	-	01.04.2025	-	-	Younger Brother
13.9	Nguyen Hoang Cuong	-	-	-	-	-	01.04.2025	-	-	Younger Brother
13.10	Nguyen Thi Hoang Yen	-	-	-	-	-	01.04.2025	-	-	Younger Sister
13.11	Nguyen Thi Hoang Ngoc	-	-	-	-	-	01.04.2025	-	-	Younger Sister
13.12	Pham Thanh Hai	-	-	-	-	-	01.04.2025	-	-	Sister-in-law
13.13	Le Thi Thien	-	-	-	-	-	01.04.2025	-	-	Sister-in-law

13.14	Tran Hong Quang Duong	-	-	-	-	-	01.04.2025	-	-	Brother-in-law
13.15	Do Dang Binh	-	-	-	-	-	01.04.2025	-	-	Brother-in-law
14	Pham Thi Minh Hue	-	-	Chief Accountant	-	-	21.03.2019	-	-	-
15	Nguyen Minh Hue	-	-	Authorized person to disclose information	-	-	07.10.2024	-	-	-
16	Vietnam International Commercial Joint Stock Bank – Asset Management Company Limited (VIBAMC)	-	-	-	0104346676	29.12.2009 (The 1 st registration) 23.12.2025 (The 21 st registration of amendment)	Business Registration and Corporate Finance Division, Hanoi Department of Finance.	12 th floor, Coninco Tower building, No. 4 Ton That Tung street, Kim Lien ward, Hanoi City, Vietnam	-	Subsidiary company of VIB
17	Ha Hoang Hiep	-	-	-	-	-	09.05.2017	-	-	Chairman cum Legal Representative of VIBAMC CEO of VIBAMC
18	Bui Cong Huan	-	-	-	-	-	09.05.2017	-	-	-

(*) Mr. Ho Van Long ceased to be Deputy CEO, CFO as from May 18th, 2026.

Appendix 02. Transactions between VIB and its affiliated persons; or between VIB and its major shareholders, internal persons and affiliated persons of internal persons.

No.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transactions with VIB	Content, quantity, total value of transaction		Note
						Content ¹	Quantity	Total value of transaction (million VND)
1	Viet Nam International Commercial Joint Stock Bank – Asset Management Company Limited (VIBAMC)	Subsidiary	0104346676 December 29, 2009 (date of first registration) December 23, 2025 (Registration date changed for the 21th time)	12th Floor, Coninco Tower Building, No. 4 Ton That Tung street, Kim Lien ward, Ha Noi city, Viet Nam	01.01.2026 - 30.06.2026	Authorize asset valuation for VIB to grant credit and handle risks	37,666 assets	71,655
			Business Registration and Corporate Finance Office, Ha Noi City Department of Finance					Transaction value is the asset valuation remuneration
						Authorization to sell and exploit secured assets to handle bad debts ²	46 assets	42,543
								Transaction value is the value of the assets VIB authorizes VIBAMC to sell and exploit the loan security assets

¹ Resolution of Board of Directors No. 009.26.BOD dated February 9th, 2026 on approval of Non-credit Contracts between VIB and Related parties.

² Resolution of Board of Directors No. 049.24.BOD.2 dated October 17th, 2024 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to sell and exploit secured assets of VIB's customers.

Authorization to exploit VIB Dak Lak building ³	01 building	934	Transaction value is the building's exploitation value				
Authorization to manage collateral assets which are goods	09 warehouses	1,192,000	Transaction value is the value of assets VIB authorizes VIBAMC to manage				
Demand deposit		221,640	Transaction value is the total demand deposit balance at VIB at 30.06.2026				
Term deposit		1,518,200	Transaction value is the total term deposit balance at VIB at 30.06.2026				
Certificate of deposit		500,000	Transaction value is the total balance of certificate of deposit at 30.06.2026				
2	Dang Khac Vy	Chairman of BOD	-	04.07.2023	Credit card	1,000	Transaction value is the approved credit card limit secured by collateral at 30.06.2026

³ Resolution of Board of Directors No. 043.23.BOD dated August 25th, 2023 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to exploit the building.

3	Tran Thi Thao Hien	Wife of Chairman of BOD	-	21.03.2005	Demand deposit	6,556	Transaction value is the total demand deposit balance at VIB at 30.06.2026
				26.07.2024	Term deposit	61,400	Transaction value is the total term deposit balance at VIB at 30.06.2026
				23.05.2026	Certificate of deposit	592	Transaction value is the total balance of certificate of deposit at 30.06.2026
				07.08.2018	Credit card	1,000	Transaction value is the approved credit card limit secured by collateral at 30.06.2026
				01.01.2005	Demand deposit	315	Transaction value is the total demand deposit balance at VIB at 30.06.2026
				29.07.2025	Term deposit	106,491	Transaction value is the total term deposit balance at VIB at 30.06.2026

				19.06.2026	Certificate of deposit	2,611	Transaction value is the total balance of certificate of deposit at 30.06.2026
4	Pham Thi Nguyet	Mother of Chairman of BOD	-	09.03.2017	Demand deposit	7	Transaction value is the total demand deposit balance at VIB at 30.06.2026
5	Tran Bau	Father-in-law of Chairman of BOD	-	01.01.2005	Demand deposit	3	Transaction value is the total demand deposit balance at VIB at 30.06.2026
			-	22.01.2026	Term deposit	500	Transaction value is the total term deposit balance at VIB at 30.06.2026
6	Nguyen Thi Nhat Thao	Mother-in-law of Chairman of BOD	-	25.02.2006	Demand deposit	363	Transaction value is the total demand deposit balance at VIB at 30.06.2026
			-	20.11.2025	Term deposit	15,570	Transaction value is the total term deposit balance at VIB at 30.06.2026
7	Dang Quang Tuan	Son of Chairman of BOD	-	15.05.2024	Credit card	900	Transaction value is the approved

					credit card limit secured by collateral at 30.06.2026
					Transaction value is the total demand deposit balance at VIB at 30.06.2026
					402
					Transaction value is the total term deposit balance at VIB at 30.06.2026
					23,068
					Transaction value is the approved credit card limit at 30.06.2026
					130
					Transaction value is the total demand deposit balance at VIB at 30.06.2026
					29
					Transaction value is the total term deposit balance at VIB at 30.06.2026
					1,000
					Transaction value is the approved credit card limit at 30.06.2026
					100

8	Dang Khac Mao	Older Brother of Chairman of BOD	-	-	Transaction value is the approved credit card limit at 30.06.2026
					130
					Transaction value is the total demand deposit balance at VIB at 30.06.2026
					29
					Transaction value is the total term deposit balance at VIB at 30.06.2026
					1,000
					Transaction value is the approved credit card limit at 30.06.2026
					100

9	Dang Khac Chien	Older Brother of Chairman of BOD	-	-	Transaction value is the approved credit card limit at 30.06.2026
					100
					Transaction value is the total demand deposit balance at VIB at 30.06.2026
					29
					Transaction value is the total term deposit balance at VIB at 30.06.2026
					1,000
					Transaction value is the approved credit card limit at 30.06.2026
					100

10	Dang Khac Dien	Older Brother of Chairman of BOD	-	-	10.04.2008	Demand deposit	103	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					26.06.2026	Certificate of deposit	68	Transaction value is the total balance of certificate of deposit at 30.06.2026
					30.08.2024	Credit card	100	Transaction value is the approved credit card limit at 30.06.2026
					11.05.2010	Demand deposit	56	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					04.06.2026	Term deposit	7,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
					25.06.2026	Certificate of deposit	12	Transaction value is the total balance of certificate of deposit at 30.06.2026

11	Dang Khac Dung	Older Brother of Chairman of BOD	-	08.11.2018	Credit card	300	Transaction value is the approved credit card limit at 30.06.2026
				10.07.2014	Demand deposit	1,001	Transaction value is the total demand deposit balance at VIB at 30.06.2026
				12.06.2026	Term deposit	6,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
				26.06.2026	Certificate of deposit	3,336	Transaction value is the total balance of certificate of deposit at 30.06.2026
12	Dang Thi Hien	Older Sister of Chairman of BOD	-	12.08.2022	Credit card	120	Transaction value is the approved credit card limit at 30.06.2026
				22.02.2021	Demand deposit	38	Transaction value is the total demand deposit balance at VIB at 30.06.2026
13	Dang Thi Huong	Older Sister of Chairman of BOD	-	26.02.2025	Credit card	200	Transaction value is the approved

					credit card limit at 30.06.2026
	04.05.2011	Demand deposit	91	Transaction value is the total demand deposit balance at VIB at 30.06.2026	
	16.10.2024	Term deposit	4,200	Transaction value is the total term deposit balance at VIB at 30.06.2026	
	06.01.2026	Certificate of deposit	300	Transaction value is the total balance of certificate of deposit at 30.06.2026	
14	Nguyen Kim Cuong	Brother-in-law of Chairman of BOD	-	-	
	31.08.2007	Demand deposit	53	Transaction value is the total demand deposit balance at VIB at 30.06.2026	
	29.01.2026	Term deposit	1,800	Transaction value is the total term deposit balance at VIB at 30.06.2026	
	14.04.2026	Certificate of deposit	503	Transaction value is the total balance of certificate of	

						deposit at 30.06.2026
15	Nguyen Thi Cuc	Sister-in-law of Chairman of BOD	-	-	03.10.2024	Demand deposit 151 Transaction value is the total demand deposit balance at VIB at 30.06.2026
16	Dinh Thi Liem	Sister-in-law of Chairman of BOD	-	-	15.12.2010	Demand deposit 56 Transaction value is the total demand deposit balance at VIB at 30.06.2026
					10.01.2026	Term deposit 173 Transaction value is the total term deposit balance at VIB at 30.06.2026
17	Hoang Thi Linh	Sister-in-law of Chairman of BOD	-	-	24.03.2023	Credit card 150 Transaction value is the approved credit card limit at 30.06.2026
					31.07.2009	Demand deposit 175 Transaction value is the total demand deposit balance at VIB at 30.06.2026
					30.06.2026	Term deposit 100 Transaction value is the total term deposit balance at VIB at 30.06.2026
					03.03.2026	Certificate of deposit 300 Transaction value is the total

18	Le Thi Hue	Sister-in-law of Chairman of BOD	-	-	31.07.2024	Credit card	116	Transaction value is the approved credit card limit at 30.06.2026	balance of certificate of deposit at 30.06.2026
					25.10.2007	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 30.06.2026	
					18.08.2025	Term deposit	10,000	Transaction value is the total term deposit balance at VIB at 30.06.2026	
					18.06.2026	Certificate of deposit	72	Transaction value is the total balance of certificate of deposit at 30.06.2026	
19	Dang Thi Loan	Sister-in-law of Chairman of BOD	-	-	02.01.2020	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026	
					07.04.2006	Demand deposit	298	Transaction value is the total demand deposit	

						balance at VIB at 30.06.2026
						Transaction value is the total term deposit balance at VIB at 30.06.2026
						Transaction value is the total balance of certificate of deposit at 30.06.2026
12.06.2025	Term deposit	2,000				
30.06.2026	Certificate of deposit	324				
18.07.2023	Demand deposit	3,706				Transaction value is the total demand deposit balance at VIB at 30.06.2026
03.06.2026	Term deposit	30,000				Transaction value is the total term deposit balance at VIB at 30.06.2026
24.02.2011	Demand deposit	74				Transaction value is the total demand deposit balance at VIB at 30.06.2026
20	Fundera JSC	Mr. Dang Khac Vy owns over 10% of charter capital	0317933848 dated 14.07.2023 at Department of Planning and Investment of Ho Chi Minh City	Room 020A, 4th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Xuan Hoa ward, Ho Chi Minh City		
21	IDL Co.,Ltd	Brother of Mr. Dang Khac Vy has the controlling interest	0105333567 dated 15.01.2018 at Department of Planning and Investment of Ha Noi	10th Floor Pacific Place, 83B Ly Thuong Kiet, Cua Nam ward Hanoi City, Vietnam		

22	Nha vuon sinh thai JSC	Brother of Mr. Dang Khac Vy has the controlling interest	2901247662 dated 18.12.2013 at Department of Planning and Investment of Nghe An Province	-	-	21.12.2020	Demand deposit	46	Transaction value is the total demand deposit balance at VIB at 30.06.2026
23	Dang Van Son	Vice Chairman of BOD	-	-	-	19.06.2018	Credit card	500	Transaction value is the approved credit card limit at 30.06.2026
						18.05.2007	Demand deposit	237	Transaction value is the total demand deposit balance at VIB at 30.06.2026
						14.05.2025	Term deposit	6,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
						24.06.2026	Certificate of deposit	1,077	Transaction value is the total balance of certificate of deposit at 30.06.2026
24	Dang Thi Thu Ha	Wife of Vice Chairman of BOD	-	-	-	28.10.2022	Credit card	461	Transaction value is the approved credit card limit at 30.06.2026
						18.04.2011	Demand deposit	184	Transaction value is the total

					demand deposit balance at VIB at 30.06.2026
	03.06.2026	Term deposit		92,500	Transaction value is the total term deposit balance at VIB at 30.06.2026
	13.06.2026	Certificate of deposit		1,254	Transaction value is the total balance of certificate of deposit at 30.06.2026
25	Nguyen Thi Quynh Luu	Mother-in-law of Vice Chairman of BOD	-	-	Transaction value is the total demand deposit balance at VIB at 30.06.2026
	06.12.2013	Demand deposit		6	Transaction value is the total demand deposit balance at VIB at 30.06.2026
26	Dang Minh Ngoc	Daughter of Vice Chairman of BOD	-	-	Transaction value is the approved credit card limit at 30.06.2026
	26.04.2022	Credit card		200	Transaction value is the approved credit card limit at 30.06.2026
	19.08.2014	Demand deposit		49	Transaction value is the total demand deposit balance at VIB at 30.06.2026
	23.06.2025	Term deposit		9,096	Transaction value is the total term deposit balance at VIB at 30.06.2026

27	Dang Minh Trang	Daughter of Vice Chairman of BOD	-	-	04.06.2026	Certificate of deposit	481	Transaction value is the total balance of certificate of deposit at 30.06.2026
					17.08.2023	Credit card	180	Transaction value is the approved credit card limit secured by collateral at 30.06.2026
					21.05.2020	Demand deposit	101	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					04.02.2026	Term deposit	17,700	Transaction value is the total term deposit balance at VIB at 30.06.2026
28	Dang Ngoc Mien	Older Brother of Vice Chairman of BOD	-	-	18.06.2026	Certificate of deposit	188	Transaction value is the total balance of certificate of deposit at 30.06.2026
					24.10.2025	Credit card	45	Transaction value is the approved credit card limit at 30.06.2026

	12.06.2015		Demand deposit	136	Transaction value is the total demand deposit balance at VIB at 30.06.2026
	01.06.2026		Term deposit	823	Transaction value is the total term deposit balance at VIB at 30.06.2026
	26.02.2026		Certificate of deposit	338	Transaction value is the total balance of certificate of deposit at 30.06.2026
29	Dang Ngoc Thuy	Younger Brother of Vice Chairman of BOD	19.06.2017	-	Demand deposit
				10	Transaction value is the total demand deposit balance at VIB at 30.06.2026
	12.06.2026		Certificate of deposit	50	Transaction value is the total balance of certificate of deposit at 30.06.2026
30	Dinh Thi Thanh Ky	Sister-in-law of Vice Chairman of BOD	14.06.2021	-	Demand deposit
				11	Transaction value is the total demand deposit balance at VIB at 30.06.2026

02.06.2026	Certificate of deposit	36	Transaction value is the total balance of certificate of deposit at 30.06.2026				
31	Xuan Thi Ha	Sister-in-law of Vice Chairman of BOD	-	12.03.2016	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2026
06.06.2026	Term deposit	12					Transaction value is the total term deposit balance at VIB at 30.06.2026
20.10.2023	Credit card	200					Transaction value is the approved credit card limit at 30.06.2026
15.04.2005	Demand deposit	5,216					Transaction value is the total demand deposit balance at VIB at 30.06.2026
16.07.2025	Credit card	200					Transaction value is the approved credit card limit at 30.06.2026
13.01.2006	Demand deposit	14					Transaction value is the total demand deposit
32	Do Xuan Hoang	Member of BOD	-				
33	Do Xuan Thu	Father of Member of BOD	-				

						balance at VIB at 30.06.2026
						Transaction value is the total term deposit balance at VIB at 30.06.2026
						69,650
						Transaction value is the total balance of certificate of deposit at 30.06.2026
						293
						Certificate of deposit
						04.06.2026
						01.01.2005
						Demand deposit
						2
						Transaction value is the total demand deposit balance at VIB at 30.06.2026
						260
						Credit card
						24.11.2020
						30.06.2026
						Transaction value is the total demand deposit balance at VIB at 30.06.2026
						10,218
						Demand deposit
						30.07.2019
						24.11.2020
						Credit card
						230
						Transaction value is the approved credit card limit at 30.06.2026
						30.06.2026

30.07.2019				Demand deposit	2,001	Transaction value is the total demand deposit balance at VIB at 30.06.2026
20.06.2026				Term deposit	20,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
20.01.2024	-	Son of Member of BOD	-	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026
04.07.2022				Demand deposit	1,822	Transaction value is the total demand deposit balance at VIB at 30.06.2026
22.05.2026				Term deposit	20,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
17.10.2025	-	Younger Sister of Member of BOD	-	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026
03.02.2009				Demand deposit	31	Transaction value is the total demand deposit balance at VIB at 30.06.2026

37

Do Xuan Viet

Son of Member of BOD

-

Credit card

200

Transaction value is the approved credit card limit at 30.06.2026

38

Do Xuan Ha

Younger Sister of Member of BOD

-

Credit card

200

Transaction value is the approved credit card limit at 30.06.2026

39	Han Ngoc Vu	CEO Member of BOD Legal Representative	-	-	21.08.2024	Term deposit	78,845	Transaction value is the total term deposit balance at VIB at 30.06.2026
					09.06.2026	Certificate of deposit	157	Transaction value is the total balance of certificate of deposit at 30.06.2026
40	Thach Le Anh	Wife of CEO	-	-	17.09.2019	Credit card	500	Transaction value is the approved credit card limit at 30.06.2026
					18.12.2006	Demand deposit	28	Transaction value is the total demand deposit balance at VIB at 30.06.2026
40	Thach Le Anh	Wife of CEO	-	-	04.06.2026	Term deposit	1,400	Transaction value is the total term deposit balance at VIB at 30.06.2026
					31.03.2021	Credit card	179	Transaction value is the approved credit card limit at 30.06.2026
40	Thach Le Anh	Wife of CEO	-	-	13.10.2010	Demand deposit	1,741	Transaction value is the total demand deposit

					balance at VIB at 30.06.2026
					Transaction value is the total term deposit balance at VIB at 30.06.2026
	08.06.2026	Term deposit	90		
	20.02.2013	Demand deposit	5		Transaction value is the total demand deposit balance at VIB at 30.06.2026
	20.04.2025	Term deposit	605		Transaction value is the total term deposit balance at VIB at 30.06.2026
	02.04.2013	Demand deposit	10		Transaction value is the total demand deposit balance at VIB at 30.06.2026
	24.05.2026	Term deposit	135		Transaction value is the total term deposit balance at VIB at 30.06.2026
	02.06.2026	Certificate of deposit	16		Transaction value is the total balance of certificate of deposit at 30.06.2026
41	Vu Thuy Mai	Mother of CEO	-	-	
42	Le Thuc Khanh	Mother-in-law of CEO	-	-	

43	Han Ngoc Tuan Linh	Son of CEO	-	-	06.04.2021	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026
					11.07.2013	Demand deposit	609	Transaction value is the total demand deposit balance at VIB at 30.06.2026
44	Han Ngoc Linh Chi	Daughter of CEO	-	-	22.09.2021	Credit card	80	Transaction value is the approved credit card limit at 30.06.2026
					04.03.2013	Demand deposit	124	Transaction value is the total demand deposit balance at VIB at 30.06.2026
45	Han Mai Huong	Younger Sister of CEO	-	-	09.06.2021	Demand deposit	27	Transaction value is the total demand deposit balance at VIB at 30.06.2026
46	Nguyen Quoc Nghi	Brother-in-law of CEO	-	-	19.05.2021	Credit card	150	Transaction value is the approved credit card limit at 30.06.2026
					04.01.2007	Demand deposit	11	Transaction value is the total demand deposit

					balance at VIB at 30.06.2026
18.04.2025	Term deposit	500			Transaction value is the total term deposit balance at VIB at 30.06.2026
02.06.2026	Certificate of deposit	13			Transaction value is the total balance of certificate of deposit at 30.06.2026
47	Hoang Thanh Tra	Daughter-in-law of CEO	-	25.03.2024	Credit card
					Transaction value is the approved credit card limit at 30.06.2026
24.05.2016	Demand deposit	31			Transaction value is the total demand deposit balance at VIB at 30.06.2026
01.06.2026	Term deposit	3			Transaction value is the total term deposit balance at VIB at 30.06.2026
19.06.2026	Certificate of deposit	11			Transaction value is the total balance of certificate of deposit at 30.06.2026

48	Vietnam Silicon Valley Accelerator JSC	Mr. Han Ngoc Vu owns over 10% of charter capital	0106519324 dated 23.04.2014 at Department of Planning and Investment of Hanoi City	5th Floor, 41A Ly Thai To Street, Hoan Kiem Ward, Hanoi City City	28.04.2014	Demand deposit	4,367	Transaction value is the total demand deposit balance at VIB at 30.06.2026
49	Delivery Technology Pte Ltd. Singapore	Mr. Han Ngoc Vu owns over 10% of charter capital	201921413M dated 03.07.2019 at Accounting and Corporate Regulatory Authority (ACRA) Singapore	20A Tanjong Pagar Road, Singapore 088443	29.11.2017	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 30.06.2026
50	VSV Accelerator IV Fund	Mr. Han Ngoc Vu owns over 10% of charter capital	313/TB-BKKD dated 24.06.2021 at Hanoi City	4th Floor, No. 87 Vuong Thua Vu Street, Phuong Liet Ward, Hanoi City	20.05.2021	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2026
51	Nguyen Thi Bich Hanh	Independent member of BOD	-	-	05.04.2024	Credit card	900	Transaction value is the approved credit card limit secured by collateral at 30.06.2026
					09.11.2009	Demand deposit	731	Transaction value is the total demand deposit

						balance at VIB at 30.06.2026
						Transaction value is the total term deposit balance at VIB at 30.06.2026
	10.06.2024				Term deposit	33,184
52	Nguyen Phuoc Vinh Thien	Son of Independent member of BOD	-		Credit card	200
	18.07.2024					Transaction value is the approved credit card limit at 30.06.2026
	05.12.2017				Demand deposit	2
						Transaction value is the total demand deposit balance at VIB at 30.06.2026
53	Nguyen Trong Bich	Younger Brother of Independent member of BOD	-		Demand deposit	4
	06.11.2014					Transaction value is the total demand deposit balance at VIB at 30.06.2026
54	Nguyen Thi Mai Lan	Younger Sister of Independent member of BOD	-		Credit card	162
	15.06.2024					Transaction value is the approved credit card limit at 30.06.2026
	21.08.2012				Demand deposit	52
						Transaction value is the total demand deposit balance at VIB at 30.06.2026
	09.12.2023				Term deposit	1,148
						Transaction value is the total term

								deposit balance at VIB at 30.06.2026
55	Hoa Ngoc Duong	Brother-in-law of Independent member of BOD	-	-	14.09.2018	Demand deposit	5	Transaction value is the total demand deposit balance at VIB at 30.06.2026
56	Vu Thi Thu Hien	Sister-in-law of Independent member of BOD	-	-	05.07.2017	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2026
57	Tri Thuc Viet Development JSC	Ms. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors and has the controlling interest	0104807020 dated 29.04.2022 at	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	23.01.2015	Demand deposit	68	Transaction value is the total demand deposit balance at VIB at 30.06.2026
58	Asia Energy Investment and Development JSC	Ms. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors	0102020894 dated 14.12.2021 at	Group 12, Cluster 2, Tay Ho ward, Hanoi City	31.08.2013	Demand deposit	1,263	Transaction value is the total demand deposit balance at VIB at 30.06.2026
59	Thien Duc Loc Co., Ltd	Sister-in-law of Ms. Nguyen Thi Bich Hanh has the controlling interest	1101901683 dated 27.06.2024 at	Duc Ngai 2 Hamlet, Hau Nghia Commune, Tay Ninh Province	25.12.2018	Demand deposit	14	Transaction value is the total demand deposit balance at VIB at 30.06.2026
				Investment of Hanoi City				
				Investment of Long An province				

60	Nguyen Thuy Linh	Head of BOS	-	-	22.01.2024	Credit card	247	Transaction value is the approved credit card limit at 30.06.2026
					27.10.2008	Demand deposit	58	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					14.03.2025	Term deposit	2,237	Transaction value is the total term deposit balance at VIB at 30.06.2026
					18.05.2026	Certificate of deposit	114	Transaction value is the total balance of certificate of deposit at 30.06.2026
61	Vu Duc Trung	Husband of Head of BOS	-	-	23.01.2025	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026
					11.02.2009	Demand deposit	42	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					19.01.2026	Term deposit	2,290	Transaction value is the total term

							deposit balance at VIB at 30.06.2026
62	Nguyen Van Hoa	Father of Head of BOS	-	-	31.01.2013	Demand deposit	10 Transaction value is the total demand deposit balance at VIB at 30.06.2026
					08.06.2026	Certificate of deposit	5 Transaction value is the total balance of certificate of deposit at 30.06.2026
63	Nguyen Thi Tuyet Nga	Mother of Head of BOS	-	-	21.05.2024	Demand deposit	10 Transaction value is the total demand deposit balance at VIB at 30.06.2026
					12.02.2026	Term deposit	73 Transaction value is the total term deposit balance at VIB at 30.06.2026
64	Vu Ngoc Bao Quyen	Daughter of Head of BOS	-	-	01.06.2026	Demand deposit	1 Transaction value is the total demand deposit balance at VIB at 30.06.2026
65	Nguyen Huy Lam	Younger Brother of Head of BOS	-	-	29.08.2024	Credit card	210 Transaction value is the approved credit card limit at 30.06.2026

12.07.2013	Demand deposit	0.41	Transaction value is the total demand deposit balance at VIB at 30.06.2026
07.06.2021	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026
30.05.2016	Demand deposit	3	Transaction value is the total demand deposit balance at VIB at 30.06.2026
01.10.2013	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2026
19.06.2026	Certificate of deposit	10	Transaction value is the total balance of certificate of deposit at 30.06.2026
21.05.2026	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026
18.04.2023	Demand deposit	11	Transaction value is the total

66	Dao Quang Ngoc	Full-time Member of BOS	-	-	
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67	Tuong Thi Kim Yen	Wife of Full-time Member of BOS	-	-	
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68	Tuong Duy Tien	Father-in-law of Full-time Member of BOS	-	-	
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					demand deposit balance at VIB at 30.06.2026
22.10.2025	Term deposit	4,000			Transaction value is the total term deposit balance at VIB at 30.06.2026
22.05.2026	Certificate of deposit	9			Transaction value is the total balance of certificate of deposit at 30.06.2026
69	Le Thi Lan	Mother-in-law of Full-time Member of BOS	-	-	Transaction value is the total demand deposit balance at VIB at 30.06.2026
31.03.2022	Demand deposit	11			Transaction value is the total demand deposit balance at VIB at 30.06.2026
12.05.2026	Certificate of deposit	108			Transaction value is the total balance of certificate of deposit at 30.06.2026
70	Nguyen Luong Thi Bich Thuy	Full-time Member of - BOS	-	-	Transaction value is the approved credit card limit secured by collateral at 30.06.2026
27.06.2025	Credit card	39			Transaction value is the approved credit card limit secured by collateral at 30.06.2026

	01.01.2005	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2026
	11.02.2026	Term deposit	146	Transaction value is the total term deposit balance at VIB at 30.06.2026
	28.06.2026	Certificate of deposit	1	Transaction value is the total balance of certificate of deposit at 30.06.2026
71	Luong Thi Bich Nga	Older Sister of Full-time Member of BOS	-	30.05.2022
		Credit card	26	Transaction value is the approved credit card limit at 30.06.2026
	26.05.2011	Demand deposit	35	Transaction value is the total demand deposit balance at VIB at 30.06.2026
72	Nguyen Luong Thi Bich Ha	Younger Sister of Full-time Member of BOS	-	17.07.2007
		Demand deposit	8	Transaction value is the total demand deposit balance at VIB at 30.06.2026
73	Ho Van Long (*)	Deputy CEO ("DCEO")	-	06.06.2018
		Credit card	500	Transaction value is the approved

75	Vo Thi Kim Dung	Mother-in-law of DCEO	-	-	19.09.2024	Credit card	100	Transaction value is the approved credit card limit at 30.06.2026
					27.10.2018	Demand deposit	0.14	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					10.06.2024	Term deposit	3,700	Transaction value is the total term deposit balance at VIB at 30.06.2026
76	Ngo Viet Hung	Brother-in-law of DCEO	-	-	10.01.2024	Credit card	300	Transaction value is the approved credit card limit at 30.06.2026
					20.05.2011	Demand deposit	0.32	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					13.02.2026	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
77	Tran Nhat Minh	DCEO	-	-	10.07.2018	Credit card	500	Transaction value is the approved

78	Nguyen Le Hien Vy	Wife of DCEO	-	-	22.01.2011	Demand deposit	903	Transaction value is the total demand deposit balance at VIB at 30.06.2026	credit card limit at 30.06.2026
					10.07.2024	Term deposit	2,453	Transaction value is the total term deposit balance at VIB at 30.06.2026	
					29.03.2025	Certificate of deposit	347	Transaction value is the total balance of certificate of deposit at 30.06.2026	
					24.04.2026	Credit card	176	Transaction value is the approved credit card limit at 30.06.2026	
					09.08.2022	Demand deposit	27	Transaction value is the total demand deposit balance at VIB at 30.06.2026	
					29.06.2026	Term deposit	1,300	Transaction value is the total term deposit balance at VIB at 30.06.2026	

79	Tran Bau	Father of DCEO	-	-	01.01.2005	Demand deposit	3	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					22.01.2026	Term deposit	500	Transaction value is the total term deposit balance at VIB at 30.06.2026
80	Nguyen Thi Nhat Thao	Mother of DCEO	-	-	25.02.2006	Demand deposit	363	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					20.11.2025	Term deposit	15,570	Transaction value is the total term deposit balance at VIB at 30.06.2026
81	Nguyen Chien	Father-in-law of DCEO	-	-	27.03.2024	Demand deposit	0.07	Transaction value is the total demand deposit balance at VIB at 30.06.2026
82	Le Thi Nga	Mother-in-law of DCEO	-	-	03.02.2025	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2026
83	Tran Minh Dang Daniel	Son of DCEO	-	-	19.07.2023	Demand deposit	10	Transaction value is the total demand deposit

						balance at VIB at 30.06.2026
84	Tran Thi Thao Hien	Younger Sister of DCEO	-	07.08.2018	Credit card	1,000 Transaction value is the approved credit card limit secured by collateral at 30.06.2026
				01.01.2005	Demand deposit	315 Transaction value is the total demand deposit balance at VIB at 30.06.2026
				29.07.2025	Term deposit	106,491 Transaction value is the total term deposit balance at VIB at 30.06.2026
				19.06.2026	Certificate of deposit	2,611 Transaction value is the total balance of certificate of deposit at 30.06.2026
85	Dang Khac Vy	Brother-in-law of DCEO	-	04.07.2023	Credit card	1,000 Transaction value is the approved credit card limit secured by collateral at 30.06.2026
				21.03.2005	Demand deposit	6,556 Transaction value is the total

									demand deposit balance at VIB at 30.06.2026
								61,400	Transaction value is the total term deposit balance at VIB at 30.06.2026
								592	Transaction value is the total balance of certificate of deposit at 30.06.2026
86	An Thanh Son	DCEO	-	-		13.06.2018	Credit card	500	Transaction value is the approved credit card limit at 30.06.2026
		Person in charge of corporate governance							
								31	Transaction value is the total demand deposit balance at VIB at 30.06.2026
								200	Transaction value is the total term deposit balance at VIB at 30.06.2026
87	Phan Dang Nhu Hoa	Wife of DCEO	-	-		10.08.2023	Credit card	200	Transaction value is the approved credit card limit at 30.06.2026

02.10.2021	Demand deposit	50	Transaction value is the total demand deposit balance at VIB at 30.06.2026
06.03.2026	Term deposit	11,200	Transaction value is the total term deposit balance at VIB at 30.06.2026
09.08.2023	Credit card	120	Transaction value is the approved credit card limit at 30.06.2026
18.11.2022	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 30.06.2026
20.02.2024	Term deposit	1,520	Transaction value is the total term deposit balance at VIB at 30.06.2026
06.06.2026	Certificate of deposit	5	Transaction value is the total balance of certificate of deposit at 30.06.2026
24.02.2026	Demand deposit	6	Transaction value is the total demand deposit

88 An Thi Van Chi Older Sister of DCEO -

89 An Thi Ngoc Diep Older Sister of DCEO -

									balance at VIB at 30.06.2026
						24.02.2026	Term deposit	1,300	Transaction value is the total term deposit balance at VIB at 30.06.2026
90	Dao Van Ngan	Brother-in-law of DCEO	-	-		18.11.2022	Demand deposit	19	Transaction value is the total demand deposit balance at VIB at 30.06.2026
91	Nguyen Thi Mong Tuong	DCEO	-	-		30.05.2018	Credit card	235	Transaction value is the approved credit card limit at 30.06.2026
						17.01.2018	Demand deposit	1,199	Transaction value is the total demand deposit balance at VIB at 30.06.2026
						09.12.2025	Term deposit	12,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
						01.02.2026	Certificate of deposit	300	Transaction value is the total balance of certificate of deposit at 30.06.2026

92	Nguyen Thi Mai	Mother of DCEO	-	-	12.05.2026	Term deposit	2,200	Transaction value is the total term deposit balance at VIB at 30.06.2026
93	Nguyen Ngoc Toan	Older Brother of DCEO	-	-	19.08.2025	Demand deposit	0.02	Transaction value is the total demand deposit balance at VIB at 30.06.2026
94	Nguyen Xuan Dung	DCEO	-	-	26.12.2019	Credit card	500	Transaction value is the approved credit card limit at 30.06.2026 (transaction incurred prior to Mr. Nguyen Xuan Dung's appointment as DCEO)
					25.09.2024	Lending	11,533	Transaction value is the lending credit limit at 30.06.2026 (transactions incurred prior to Mr. Nguyen Xuan Dung's appointment as DCEO)
					18.11.2008	Demand deposit	37	Transaction value is the total

[illegible]

98	Nguyen Hoang Kien	Younger Brother of DCEO	-	06.06.2023	Credit card	100	Transaction value is the approved credit card limit at 30.06.2026
				26.12.2006	Demand deposit	251	Transaction value is the total demand deposit balance at VIB at 30.06.2026
				18.02.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 30.06.2026
99	Nguyen Hoang Cuong	Younger Brother of DCEO	-	15.10.2024	Credit card	170	Transaction value is the approved credit card limit at 30.06.2026
				18.06.2010	Demand deposit	0.34	Transaction value is the total demand deposit balance at VIB at 30.06.2026
100	Nguyen Thi Hoang Ngoc	Younger Sister of DCEO	-	24.09.2024	Credit card	95	Transaction value is the approved credit card limit at 30.06.2026
				18.01.2010	Demand deposit	5	Transaction value is the total demand deposit

101	Le Thi Thien	Sister-in-law of DCEO	-	-	12.01.2017	Credit card	188	Transaction value is the approved credit card limit at 30.06.2026
					19.03.2010	Demand deposit	52	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					13.05.2026	Term deposit	25	Transaction value is the total term deposit balance at VIB at 30.06.2026
102	Tran Hong Quang Duong	Brother-in-law of DCEO	-	-	15.10.2007	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2026
103	Do Dang Binh	Brother-in-law of DCEO	-	-	31.12.2024	Credit card	100	Transaction value is the approved credit card limit at 30.06.2026
					06.08.2010	Demand deposit	62	Transaction value is the total demand deposit balance at VIB at 30.06.2026
104	Pham Thi Minh Hue	Chief Accountant	-	-	27.01.2026	Credit card	60	Transaction value is the approved

105	Nguyen Minh Hue	Authorized person to disclose information	-	-	credit card limit secured by collateral at 30.06.2026	
					06.04.2012	Demand deposit
					13	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					12.02.2026	Term deposit
					2	Transaction value is the total term deposit balance at VIB at 30.06.2026
					28.05.2026	Certificate of deposit
					268	Transaction value is the total balance of certificate of deposit at 30.06.2026
					28.10.2015	Credit card
					230	Transaction value is the approved credit card limit at 30.06.2026
					27.09.2024	Lending
					550	Transaction value is the lending credit limit at 30.06.2026
					04.02.2013	Demand deposit
					40	Transaction value is the total demand deposit

						balance at VIB at 30.06.2026
						Transaction value is the total balance of certificate of deposit at 30.06.2026
11.06.2026	Certificate of deposit	267				
106	Nguyen Van Hai	Husband of Authorized person to disclose information	-	-	09.01.2025	Credit card
						Transaction value is the approved credit card limit at 30.06.2026
04.04.2011	Demand deposit	11				
						Transaction value is the total demand deposit balance at VIB at 30.06.2026
11.06.2026	Certificate of deposit	40				
						Transaction value is the total balance of certificate of deposit at 30.06.2026
107	Nguyen Hai Dang	Son of Authorized person to disclose information	-	-	02.01.2025	Credit card
						Transaction value is the approved credit card limit at 30.06.2026
13.08.2020	Demand deposit	10				
						Transaction value is the total demand deposit

							balance at VIB at 30.06.2026
							Transaction value is the total balance of certificate of deposit at 30.06.2026
04.05.2026	Certificate of deposit	32					
108	Nguyen Hai Anh	Son of Authorized person to disclose information	-	-	20.09.2024	Demand deposit	Transaction value is the total demand deposit balance at VIB at 30.06.2026
109	Ha Hoang Hiep	Chairman of VIBAMC	-	-	20.02.2024	Credit card	Transaction value is the approved credit card limit at 30.06.2026
							Transaction value is the lending credit limit at 30.06.2026
14.09.2023	Lending	9,528					
12.05.2005	Demand deposit	1,049					Transaction value is the total demand deposit balance at VIB at 30.06.2026
110	Bui Cong Huan	CEO of VIBAMC	-	-	31.08.2019	Credit card	Transaction value is the approved credit card limit at 30.06.2026

14.10.2024	Lending	21,967	Transaction value is the lending credit limit at 30.06.2026
04.04.2012	Demand deposit	13	Transaction value is the total demand deposit balance at VIB at 30.06.2026
15.06.2026	Term deposit	1,100	Transaction value is the total term deposit balance at VIB at 30.06.2026
27.06.2026	Certificate of deposit	5	Transaction value is the total balance of certificate of deposit at 30.06.2026

(*) Mr. Ho Van Long ceased to be Deputy CEO, CFO as from May

Appendix 03. Transactions between VIB and the company that its members of Board of Directors, the Board of Supervisors, Director (General Director) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting).

No.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transactions with VIB	Content, total value of transaction		Note
						Content	Total value of transaction (mVND)	
1	Asia Energy Investment And Development JSC	Ms. Nguyen Thi Bich Hanh is management personel	0102020894 dated 14.12.2021 by Department of Planning and Investment of Hanoi	Group 12, Cluster 2, Tay Ho ward, Hanoi City	31.08.2013	Demand deposit	1,263	Transaction value is the total demand deposit balance at VIB at 30.06.2026
2	Viet Knowledge Development JSC	Ms. Nguyen Thi Bich Hanh is management personel	0104807020 dated 29.04.2022 by Department of Planning and Investment of Dong Nai	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	23.01.2015	Demand deposit	68	Transaction value is the total demand deposit balance at VIB at 30.06.2026

Appendix 04. Transactions between VIB and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO)

No.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transactions with VIB	Content, total value of transaction		Note
						Content	Total value of transaction (mVND)	
1	IDL Company Limited	Affiliated person of Mr. Dang Khac Vy is management personnel	0105333567 dated 15.01.2018 by Department of Planning and Investment of Hanoi	10th Floor Pacific Palace 83B Ly Thuong Kiet, Cua Nam ward, Hanoi	24.02.2011	Demand deposit	74	Transaction value is the total demand deposit balance at VIB at 30.06.2026
2	Nha Vuon Sinh Thai JSC	Affiliated person of Mr. Dang Khac Vy is management personnel	2901247662 dated 24.05.2010 by Department of Planning and Investment of Nghe An	Hamlet 7, Dong Loc Commune, Nghe An Province	21.12.2020	Demand deposit	46	Transaction value is the total demand deposit balance at VIB at 30.06.2026
3	Funderra JSC	Affiliated person of Mr. Dang Khac Vy is management personnel	0317933848 dated 14.07.2023 by Department of Planning and Investment of HCMC	Room 020A, 4th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	18.07.2023	Demand deposit	3,706	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					03.06.2026	Term deposit	30,000	Transaction value is the total term deposit balance at VIB at 30.06.2026
4	Alpha Apparel Group Corporation	Affiliated person of Mr. Dang Van Son is management personnel	0316189672 dated 14.10.2021 by Department of Planning and Investment of HCMC	127 Le Van Chi, Linh Xuan Ward, Ho Chi Minh City	17.03.2020	Demand deposit	1,680	Transaction value is the total demand deposit balance at VIB at 30.06.2026

5	Quang Kim Development JSC	Affiliated person of Mr. Do Xuan Hoang is management personnel	0110724407 dated 07.01.2026 at Hanoi City Department of Finance	Room A2, 12th Floor, Hong Ha Building, 25 Ly Thuong Kiet, Cua Nam Ward, Hanoi	24.12.2025	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2026
6	Art & Venture Foundation JSC	Affiliated person of Mr. Han Ngoc Vu is management personnel	0315886688 dated 10.09.2019 by Department of Planning and Investment of HCMC	31 Han Thuyen, Sai Gon Ward, Ho Chi Minh City	29.06.2020	Demand deposit	257	Transaction value is the total demand deposit balance at VIB at 30.06.2026
7	Vietnam Silicon Valley Accelerator JSC	Affiliated person of Mr. Han Ngoc Vu is management personnel	0106519324 dated 23.04.2014 by Department of Planning and Investment of Hanoi	5th Floor, 41A Ly Thai To, Hoan Kiem Ward, Hanoi City	28.04.2014	Demand deposit	4,367	Transaction value is the total demand deposit balance at VIB at 30.06.2026
					01.06.2026	Term deposit	1,870	Transaction value is the total term deposit balance at VIB at 30.06.2026
8	VSV Vietnam Media JSC	Affiliated person of Mr. Han Ngoc Vu is management personnel	0108828014 dated 19.07.2019 by Department of Planning and Investment of Hanoi	10th floor, house number 23 Lac Trung, Vinh Tuy ward, Hanoi city	23.07.2019	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 30.06.2026
9	Viet Knowledge Development JSC	Affiliated person of Ms. Nguyen Thi Bich Hanh is management personnel	0104807020 dated 29.04.2022 by Department of Planning and Investment of Dong Nai	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	23.01.2015	Demand deposit	68	Transaction value is the total demand deposit balance at VIB at 30.06.2026
10	Thien Duc Loc Company Limited	Ms. Nguyen Thi Bich Hanh is management personnel	1101901683 dated 27.06.2024 at Department of Planning and Investment of Long An	Duc Ngai 2 Hamlet, Hau Nghia Commune, Tay Ninh Province	25.12.2018	Demand deposit	14	Transaction value is the total demand deposit balance at VIB at 30.06.2026

1.19	Fundera JSC	049C933848 at Kafi Securities Corporation	-	0317933848	14.07.2023	Department of Planning and Investment of HCMC	Room 020A, 4th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Xuan Hoa ward, HCMC	158,335,398	4.651%	Mr. Dang Khac Vy owns over 10% of charter capital
2	Dang Van Son	-	Vice Chairman of BOD	-	-	-	-	12,708,081	0.373%	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	109,840,623	3.227%	Wife
2.2	Phan Thi Ngan	-	-	-	-	-	-	-	-	Mother
2.3	Dang Dinh Thieu	-	-	-	-	-	-	-	-	Father-in-law
2.4	Nguyen Thi Quynh Luu	-	-	-	-	-	-	-	-	Mother-in-law
2.5	Dang Minh Ngoc	-	-	-	-	-	-	9,983,497	0.293%	Daughter
2.6	Dang Minh Trang	-	-	-	-	-	-	-	-	Daughter
2.7	Dang Ngoc Sam	-	-	-	-	-	-	-	-	Older Brother
2.8	Dang Ngoc Mien	-	-	-	-	-	-	-	-	Older Brother
2.9	Dang Van Ke	-	-	-	-	-	-	-	-	Older Brother
2.10	Dang Thi Tam	-	-	-	-	-	-	-	-	Older Sister
2.11	Dang Thi Thom	-	-	-	-	-	-	-	-	Older Sister
2.12	Dang Ngoc Thuy	-	-	-	-	-	-	-	-	Younger Brother
2.13	Vu Thi Hue	-	-	-	-	-	-	-	-	Sister-in-law
2.14	Dinh Thi Thanh Ky	-	-	-	-	-	-	-	-	Sister-in-law
2.15	Phan Thi Len	-	-	-	-	-	-	-	-	Sister-in-law
2.16	Xuan Thi Ha	-	-	-	-	-	-	-	-	Sister-in-law
3	Do Xuan Hoang	-	Member of BOD	-	-	-	-	167,462,830	4.920%	-
3.1	Luu Thi Trinh Thao	-	-	-	-	-	-	-	-	Wife
3.2	Do Xuan Thu	-	-	-	-	-	-	34,087,822	1.001%	Father

3.3	Nguyen Hoang Giang	-	-	-	-	-	-	-	-	Mother
3.4	Luu Dinh Thanh	-	-	-	-	-	-	-	-	Father-in-law
3.5	Nguyen Thi Thu Hien	-	-	-	-	-	-	-	-	Mother-in-law
3.6	Do Thu Giang	-	-	-	-	-	-	9,427,298	0.277%	Daughter
3.7	Do Xuan Son	-	-	-	-	-	-	43,215,120	1.270%	Son
3.8	Do Xuan Viet	-	-	-	-	-	-	43,215,120	1.270%	Son
3.9	Do Xuan Ha	-	-	-	-	-	-	10,260,142	0.301%	Younger Sister
3.10	Mareven Food Central Co. Ltd.	-	-	1065077007489	23.03.2006	Russian Federation	17 Bldg., MKAD 72 km, Moscow Region Greenwood Business Park	-	-	Mr. Do Xuan Hoang is CEO
4	Han Ngoc Vu	-	CEO	-	-	-	-	7,332,419	0.215%	-
4.1	Thach Le Anh	-	-	-	-	-	-	13,917	0.000%	Wife
4.2	Vu Thuy Mai	-	-	-	-	-	-	-	-	Mother
4.3	Le Thuc Khanh	-	-	-	-	-	-	-	-	Mother-in-law
4.4	Han Ngoc Tuan Linh	-	-	-	-	-	-	-	-	Son
4.5	Han Ngoc Linh Chi	-	-	-	-	-	-	-	-	Daughter
4.6	Han Mai Huong	-	-	-	-	-	-	-	-	Younger Sister
4.7	Nguyen Quoc Nghi	-	-	-	-	-	-	-	-	Brother-in-law
4.8	Hoang Thanh Tra	-	-	-	-	-	-	-	-	Daughter-in-law
4.9	Vietnam Silicon Valley Accelerator JSC	-	-	0106519324	23.04.2014	Department of Planning and Investment of Hanoi	5th Floor, 41A Ly Thai To Street, Hoan Kiem	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital

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9.5	Ho Bao Truc	-	-	-	-	-	-	-	-
9.6	Ho Huy Duc	-	-	-	-	-	-	-	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	-	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	-	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	-	Brother-in-law
9.10	Ngo Viet Hung	-	-	-	-	-	-	-	Brother-in-law
9.11	Cao Kim Phuong	-	-	-	-	-	-	-	Sister-in-law
10	Tran Nhat Minh	-	DCEO	-	-	-	-	6,533.367	0,192%
10.1	Nguyen Le Hien Vy	-	-	-	-	-	-	-	Wife
10.2	Tran Bau	-	-	-	-	-	-	-	Father
10.3	Nguyen Thi Nhat Thao	-	-	-	-	-	-	-	Mother
10.4	Nguyen Chien	-	-	-	-	-	-	-	Father-in-law
10.5	Le Thi Nga	-	-	-	-	-	-	-	Mother-in-law
10.6	Tran Minh Hoang	-	-	-	-	-	-	-	Son
10.7	Tran Minh Dang Daniel	-	-	-	-	-	-	-	Son
10.8	Tran Minh Quang Kevin	-	-	-	-	-	-	-	Son
10.9	Tran Ngoc Anh Anna	-	-	-	-	-	-	-	Daughter
10.10	Tran Nguyen Vy Anh	-	-	-	-	-	-	-	Daughter
10.11	Tran Thi Thao Hien	-	-	-	-	-	-	166.738.681	Younger Sister
10.12	Dang Khac Vy	-	-	-	-	-	-	167.462.830	Brother-in-law
10.13	Mareven Holding Ltd.	-	-	HE 170035	29.12.2005	Cyprus	Cyprus	-	Mr. Tran Nhat Minh is the Member of BOD
11	An Thanh Son	-	DCEO	-	-	-	-	5,435.596	0,160%

corporate governance						
11.1	Phan Dang Nhu Hoa	-	-	-	-	Wife
11.2	An Van Tinh	-	-	-	-	Father
11.3	Luu Thi Dung	-	-	-	-	Mother
11.4	Phan Doan Nhue	-	-	-	-	Father-in-law
11.5	Dang Thuc Minh Hang	-	-	-	-	Mother-in-law
11.6	An Thanh Nhu Ngoc	-	-	-	-	Daughter
11.7	An Phan Ngoc Nhi	-	-	-	-	Daughter
11.8	An Duc Phu	-	-	-	-	Son
11.9	An Thi Van Chi	-	-	-	-	Older Sister
11.10	An Thi Ngoc Diep	-	-	-	-	Older Sister
11.11	Bui Duc Hung	-	-	-	-	Brother-in-law
11.12	Dao Van Ngan	-	-	-	-	Brother-in-law
11.13	SH Legal Vietnam Co. Ltd.	-	01071084	25.05.2015	Hanoi Department of Justice No 4/28 Ong Ich Khiem, Ba Dinh ward, Hanoi City	Mr. An Thanh Son is the Chairman of the Board of the Board of Lawyers
12	Nguyen Thi Mong Tuong	-	-	-	-	0,014%
12.1	Nguyen Thi Mai	-	-	-	-	Mother
12.2	Nguyen Ngoc Toan	-	-	-	-	Older Brother
13	Nguyen Xuan Dung	-	-	-	-	1.065.101 0,031%
13.1	Nguyen Hai Yen	-	-	-	-	Wife
13.2	Nguyen Xuan Dong	-	-	-	-	Father
13.3	Hoang Thi Ngan	-	-	-	-	Mother
13.4	Nguyen Minh Chau	-	-	-	-	Father-in-law
13.5	Tran Hien Luong	-	-	-	-	Mother-in-law
13.6	Nguyen Thi Ngoc Mai	-	-	-	-	Daughter

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15	Nguyen Minh Hue	-	Authorized person to disclose information	-	-	-	215.814	0,006%	-
15.01	Nguyen Van Hai	-	-	-	-	-	-	-	Husband
15.02	Bui Thi Khanh	-	-	-	-	-	-	-	Mother-in-law
15.03	Nguyen Hai Dang	-	-	-	-	-	-	-	Son
15.04	Nguyen Hai Anh	-	-	-	-	-	-	-	Son
15.05	Nguyen Khanh Du	-	-	-	-	-	-	-	Younger Brother
15.06	Nguyen Thi Thu Van	-	-	-	-	-	-	-	Sister-in-law
16	Trade Union of Viet Nam International Joint Stock Bank	-	-	86/QĐ-LĐLĐ	18.12.1996	Hoan Kiem district Labour Federation	1st Floor (Ground Floor) and 2nd Floor, Sailing Tower Building, 111A Pasteur, Ben Nghe Ward, District 1, Ho Chi Minh City	-	Not an affiliated person of VIB. Declare based on Document No. 1894/SGDTPHCM-GS

(*) Mr. Ho Van Long ceased to be Deputy CEO, CFO as from May



Appendix 06. VIB share transactions of internal persons and their affiliated persons

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
1	Dang Minh Trang	Daughter of the Vice Chairman of the Board of Directors	5,601,960	0.165%	0	-	Sell
2	Dang Thi Thu Ha	Wife of the Vice Chairman of the Board of Directors	106,840,623	3.139%	109,840,623	3.227%	Buy