

REPORT ON CORPORATE GOVERNANCE

VIET NAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK

Reporting period: The first half of 2025 (January 1st, 2025 – June 30th, 2025)

TABLE OF CONTENTS

1.0 GENERAL INFORMATION

2.0 ACTIVITIES OF THE GENERAL MEETING OF SHAREHOLDERS

3.0 BOARD OF DIRECTORS

3.1 Information about the members of the Board of Directors

3.2 Meetings of the Board of Directors

3.3 Supervising the Board of Management by the Board of Directors

3.4 Activities of the Board of Directors' subcommittees

3.5 Resolutions/Decisions of the Board of Directors

4.0 BOARD OF SUPERVISORS

4.1 Information about members of Board of Supervisors

4.2 Meetings of Board of Supervisors

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

4.4 The coordination among the Board of Supervisors, the Board of Management, Board of Directors and other managers

4.5 Other activities of the Board of Supervisors

5.0 BOARD OF MANAGEMENT

6.0 CHIEF ACCOUNTANT

7.0 TRAINING COURSES ON CORPORATE GOVERNANCE

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

8.1 The list of affiliated persons of VIB

8.2 Transactions between VIB and its affiliated persons or between VIB and its major shareholders, internal persons and their affiliated persons.

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

8.4 Transactions between VIB and other related objects

9.0 VIB SHARE TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

9.1 The list of internal persons and their affiliated persons

9.2 VIB share transactions of internal persons and their affiliated persons

10.0 OTHER SIGNIFICANT ISSUES

1.0 GENERAL INFORMATION

Name of company:	Viet Nam International Commercial Joint Stock Bank
Address of headoffice:	1 st Floor (Ground Floor) and 2 nd Floor, Sailing Tower Building, 111A Pasteur, Sai Gon Ward, Ho Chi Minh City, Vietnam
Operation license:	The Operation License No.23/GP-NHNN dated September 19 th 2022 was issued by the State Bank of Vietnam to replace the Operation License No.95/GP-NHNN dated September 28 th 2018 and is valid for 99 years from the date of the initial license, i.e. January 25 th 1996, which was amended under Decision No.2606/QD-NHNN dated December 05 th 2024
Telephone:	(84-28) 62999039
Fax:	(84-28) 6299 9040
Website:	https://www.vib.com.vn
Email:	vib@vib.com.vn
Charter capital:	VND 29,791,278,150,000
Stock symbol:	VIB
Governance model:	General Meeting of Shareholders, Board of Directors, Board of Supervisors, Chief Executive Officer
The implementation of internal audit:	Implemented

2.0 ACTIVITIES OF THE GENERAL MEETING OF SHAREHOLDERS

Information on meetings, resolutions and decisions of the General Meeting of Shareholders ("GMS"):

No.	Resolution/ Decision No.	Date	Content
1	1.001.25.GSM	27.03.2025	<p>The 2025 Annual General Meeting of Shareholders ("AGM") resolution approved the following main contents:</p> <ul style="list-style-type: none">- Business results in 2024 and business plan in 2025.- Audited financial statements in 2024.- Funds allocation and profits distribution plan in 2024 including cash dividend plan of up to 7% and authorizes the Board of Directors (BOD) to decide on the tasks related to dividend distribution.- Charter capital increase plan in 2025: Increase charter capital from 29,791,278,150,000 VND to a maximum of 34,040,057,100,000 VND in the following methods: (i) Issuing shares to increase share capital from equity for existing shareholders at a maximum rate of 14% of the charter capital; (ii) Issuing bonus shares to employees at a maximum rate of 0.26% of the charter capital.- Report on corporate governance for 2024.- Report on remuneration, bonuses, other benefits, and operational budget for the BOD and Board of Supervisors (BOS) in 2024 and proposal for remuneration, bonuses, other benefits, and operational budget in 2025.- Proposal of the GSM to authorize the BOD.- Proposal of the Remedial plan expected in case of early intervention.- Reports of the BOS.- Proposal of the selection of an independent audit organization.

3.0 BOARD OF DIRECTORS

3.1 Information about the members of the Board of Directors (BOD) Term IX (2023 – 2027)

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Start date	End date
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 haft of 2025, the Board of Directors held 35 meetings, including 02 meetings and 33 voting slips:

No.	Board of Director's member	Number of meetings attended by the Board of Directors	Attendance rate	Reasons for absence
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 (BOM) is carried out in accordance with the Charter and Internal regulations on corporate governance. The BOD always ensures the supervision of the BOM's operations through: (i) the mechanism of the BOM 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

BOM as a basis for the BOM to implement management and operation activities of VIB; (iii) promulgates internal regulations under the authority of the BOD as a basis for the BOM 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 BOM 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 BOM to ensure that the orientations set out at the GMS 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).
- In the coming time, the inspection and supervision activities of the BOD will continue to be strengthened and improved through the implementation of general and comprehensive supervision in parallel with focusing on a number of specific topics; standardizing supervision and reporting work to always ensure compliance with regulations on the governance and supervision responsibilities of the BOD

3.4 Activities of the Board of Directors' subcommittees:

3.4.1 Activities of the Human Resources Committee

- From 01.01.2025 to 20.02.2025, Human Resources Committee (HRC) Term IX will operate according to the Organization and Operation Regulations of the HRC No. 1001.HRC version 2021(1) issued by the BOD on November 22, 2021. From 21.02.2025 to 30.06.2025, HRC Term IX will operate according to the Organization and Operation Regulations of the HRC No. 1001.HRC version 2025(1) issued by the BOD on February 21, 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.
- In the first half of 2025, 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 15 meetings in the first half of 2025, including voting slips method:

No.	Human Resource Committee's member	Number of meetings attended	Attendance rate	Reasons for absence
1	Ms. Nguyen Thi Bich Hanh	15	100%	-
2	Mr. Dang Khac Vy	15	100%	-
3	Mr. Do Xuan Hoang	15	100%	-
4	Mr. Han Ngoc Vu	15	100%	-

3.4.2 Activities of Risk Management Committee

- In the first half of 2025, Risk Management Committee (RMC) has successfully completed their duties in providing advice for BOD to make decisions related to risk management, include proposals on 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, market movement and changes in State Bank of Vietnam (SBV) regulations to ensure the sustainable development of VIB.
- From 01.01.2025 to 30.06.2025, the 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 consists of 4 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 CEO cum RMC member
 - Ms. Nguyen Thi Bich Hanh – BOD independent member cum RMC member
- The RMC also held 10 meetings in the first half of 2025, including voting slips method:

No	RMC members	Number of meeting attended	Attendance rate	Absent reason
1	Mr. Dang Van Son	10	100%	-
2	Mr. Dang Khac Vy	10	100%	-
3	Mr. Han Ngoc Vu	10	100%	-
4	Ms. Nguyen Thi Bich Hanh	10	100%	-

3.5 Resolutions/Decisions of the Board of Directors:

No.	Resolution/Decision No.	Date	Content	Approval rate
1	001.25.BOD	13.01.2025	Approval on handing losses of Card & RB BNW	100%
2	002.25.BOD	21.01.2025	Approval on change of branch overseeing the transaction office in Thanh Hoa	100%
3	003.25.BOD	22.01.2025	Approval on 2024 STI policy	100%
4	004.25.BOD	23.01.2025	Approval on Report on the nomination and candidacy process for the proposed additional election to BOD Term IX (2023 – 2027)	100%
5	005.25.BOD	24.01.2025	Approval on Management Report 2024	100%
6	006.25.BOD	10.02.2025	Approval on non-credit transactions between VIB and related parties	100%
7	007.25.BOD	14.02.2025	Approval on granting credit limits to FIs	100%
8	008.25.BOD	18.02.2025	Approval on 2024 audited FS under VAS	100%
9	009.25.BOD	21.02.2025	Approval on amendment and issuance of HRC regulation	100%
10	010.25.BOD	28.02.2025	Approval on AGM pack	100%
11	011.25.BOD	18.03.2025	Approval on PB Policy for 02 key positions	100%
12	012.25.BOD	18.03.2025	Approval on transaction between VIB and VIB AMC	100%
13	013.25.BOD	18.03.2025	Approval in principle of granting short term limit to VIB AMC	100%
14	014.25.BOD	18.03.2025	Approval on capital increase plan of VIB AMC	100%
15	015.25.BOD	17.03.2025	Approval on Annual Report	100%
16	016.25.BOD	25.03.2025	Approval on PB Policy for 02 key positions	100%
17	017.25.BOD	25.03.2025	Approval on re-appointment of Chairman and CEO of VIB AMC	100%

18	018.25.BOD	25.03.2025	Approval on assigning concurrent position of Secretary of the Board of Directors	100%
19	1.001.25.BOD	25.03.2025	Approval on the revised content of Risk Management Policy No. 1001.RSK version 2024(3) issued on December 19, 2024 and issue Risk Management Policy No. 1001.RSK version 2025(1)	100%
20	019.25.BOD	31.03.2025	Approval on capital plan scenario period 2025-2027	100%
21	020.25.BOD	01.04.2025	Approval on amendment of VIB Operating Model	100%
22	021.25.BOD	08.04.2025	Approval on supplementation and replacement of VIB License	100%
23	022.25.BOD.1	10.04.2025	Approval on the implementation and execution of the plan to pay cash dividends in 2024 at a rate of 7% on charter capital	100%
24	022.25.BOD.2	10.04.2025	Approval on the implementation and execution of the plan to increase charter capital in 2025 in the form of issuing shares to increase equity capital from equity sources for existing shareholders at a maximum rate of 14% of charter capital	100%
25	022.25.BOD.3	10.04.2025	Approval on the implementation and execution of the plan to increase charter capital in 2025 by issuing bonus shares to employees at a maximum rate of 0.26% of charter capital	100%
26	023.25.BOD	16.04.2025	Approval on SBS policy no. 1037.HRM version 2025(1)	100%
27	024.25.BOD	23.04.2025	Approval on policies regarding HR matters	100%
28	025.25.BOD	28.04.2025	Approval on granting limits to FIs	100%
29	026.25.BOD	09.05.2025	Approval on granting credit limits to FIs	100%

188
IG
JPH
M
CHI

30	027.25.BOD	21.05.2025	Approval on the budget to use Microsoft Azure cloud computing services from June 2025 to May 2028	100%
31	028.25.BOD	26.05.2025	Approval on amendment of VIB Operating Model	100%
32	029.25.BOD	28.05.2025	Approval on the RHC Charter amendment & RHC personal update	100%
33	030.25.BOD	16.06.2025	Approval on remedial plans expected in case of early intervention	100%
34	031.25.BOD	16.06.2025	Approval on VIB audited financial statement under IFRS	100%
35	032.25.BOD	19.06.2025	Approval on ESOP policy & list of ESOP staff	100%
36	033.25.BOD	25.06.2025	Approval on termination of 1017.RSK.2024(1)	100%
37	1.002.25.BOD.1	30.06.2025	Approval on the revised content of the Regulation on Operational Model at VIB No. 1002.HRM version 2025(3) issued on June 1, 2025 and issue the Regulation on Operational Model at VIB No. 1002.HRM version 2025(4)	100%
38	1.002.25.BOD.2	30.06.2025	Approval of personnel adjustment plan for the role of Director of Retail Banking Division	100%
39	1.002.25.BOD.3	30.06.2025	Approval of appointment of Deputy General Director and Director of Cards & Unsecured Loans, and Head of Retail Banking	100%
40	1.002.25.BOD.4	30.06.2025	Approval on the plan for personnel arrangement in charge of the role of CFO	100%
41	1.002.25.BOD.5	30.06.2025	Approval of support regime for S.DCEO	100%

4.0 BOARD OF SUPERVISORS

4.1 Information about members of Board of Supervisors term IX (2023-2027)

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

4.2 Meetings of Board of Supervisors

In the first half of 2025, the BOS 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

- Conducting internal audits, monitoring, and evaluating compliance with legal regulations, internal regulations, the Charter, and the Resolutions and Decisions of the GMS and the BOD.
- Supervising the effectiveness of senior management oversight by the CEO and the BOM in organizing, implementing, and putting into practice the BOD's Resolutions, internal regulations, and directives issued by the CEO and the BOM with respect to the internal control (IC) system and risk management through internal audit activities of the Internal Audit Center (IAC); ensuring that recommendations from the SBV, independent auditors, and the IAC related to the activities of the CEO and the BOM are implemented properly and in a timely manner.
- Monitoring financial results, overseeing governance and operational management, supervising senior oversight of the IAC, and monitoring compliance with regulations related to credit granting to subsidiaries, affiliates, and entities listed under Circular No. 22/2019/TT-NHNN dated November 15th, 2019, as amended and supplemented.
- Supervising the BOD in the implementation of GMS's Resolutions, addressing recommendations from the SBV inspectors, independent audits, and the IAC related to the BOD's activities.

- Evaluating the executive performance of the CEO and the BOM through results of senior management oversight over Divisions, monitoring the implementation of risk limits aligned with the 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 the BOD; promptly detecting control weaknesses and proposing appropriate corrective actions.
 - Developing and issuing regulations on remote monitoring methods and procedures for key VIB activities, ensuring continuous supervision of critical activities, limits, and indicators in accordance with legal regulations, internal regulations, and the Resolutions/Decisions of the GMS and the BOD.
 - Additionally, to enhance centralized credit risk monitoring, since May 2024, the BOS has directed the IAC to conduct monthly reviews and submit reports on the top 100 highest outstanding credit customers at VIB. These reports focus on evaluating compliance with credit-granting procedures and relevant internal regulations, aiming to 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 compile a list of shareholders holding 01% or more of the VIB's charter capital and related persons of members of the BOD, members of the BOS, the 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 the BOS, the BOD, and the 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. The BOD and the BOM have created favorable conditions for the full and comprehensive execution of the BOS's functions and duties as required by law and the Regulation on Organization and Operation. The 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 the Divisions. The BOS has participated in discussions and provided input during the BOD meetings. Its recommendations and proposals have been seriously considered, and the BOD and the CEO have directed relevant units to implement them accordingly.
 - Regarding senior management at VIB, the BOS, through activities of the IAC, engages in regular interactions at IC forums and holds direct discussions when issues arise concerning VIB's IC system.

4.5 Other activities of the Board of Supervisors (if any)

- Regularly supervising VIB's financial results, changes in accounting and financial policies, and key accounts that impact VIB's business performance. Reviewing the semi-annual and annual financial statements;
- Supervising the approval of credit granting (except in 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.
- Developing a monitoring mechanism for the approval and execution of investment projects, purchases and sales of fixed assets, contracts, and other transactions under the authority of the GMS and the BOD.
- Directing the IAC to continue enhancing and upgrading the internal audit system (IA System 2.0), automating 100% of audit procedures and optimizing the audit process.
- Amending and supplementing regulations on internal audit methodology and procedures applied to retail banking audit, corporate customer audit, and Head Office functions audit.
- Directing the development and issuance of Internal Audit handbook to provide detailed guidance on procedures, methodologies, tools, templates, and audit standards, enabling auditors to carry out their work systematically and consistently, ensuring the efficiency of the IAC functions.
- Organizing AML audit training programs for the IAC's auditors.
- Coordinating with the Steering Committee for Anti-Corruption, Negativity, and Crime Prevention (AFC) in implementing related initiatives throughout the system.
- Approving and signing periodic anti-corruption reports and reports on cases with indications of criminal violations as required by the SBV.
- Working with independent auditors in the audit of VIB's financial statements.

5.0 BOARD OF MANAGEMENT

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment
1	Han Ngoc Vu - CEO	-	Master of Business Administration Bachelor of International Relations	25.11.2013 01.10.2023 (reappointment)
2	Tran Nhat Minh - Deputy CEO	-	Ph.D in Telecommuincations Systems and Networks Master of Strategic Management Energy Systems Automatic Control Engineer	15.06.2012
3	An Thanh Son - Deputy CEO	-	Master of Business Administration Bachelor of Economic Law Marine Transportation Economics Engineer Lawyer	14.08.2013
4	Ho Van Long - Deputy CEO	-	Bachelor of Finance and Credit Association of Chartered Ceritfied Accountants	12.10.2016
5	Nguyen Xuan Dung - Deputy CEO	-	Bachelor of Finance and Credit	01.04.2025
6	Nguyen Thi Mong Tuong - Deputy CEO	-	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
Pham Thi Minh Hue	-	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 6 months of 2025, the Management have actively participated in numerous training programs designed to equip with the necessary knowledge and skills, as follows:

Item	Training/Workshop	Audience	# Participant
Governance	Product Management and Banking Operations	Executives Managers (Members of the BOD, Members of the BOS, CEO and other Managers)	108
	MFM – VIB's Master Frame Methodology	Executives Managers & Middle Managers	85
	AI Summit 2025 Workshop - Generative AI In Action	Managers	28
	Customer Data Summit 2025 Program on Enhancing Strategic Leadership Capabilities in the Data-Driven Era	Managers	5
	Workshop Enhancing Excellence Customer Service Experience	Managers	35
	Effective Leadership Development Training Program for SME Division	Managers	24
	M365 Copilot Prompt-a-thon Workshop organized in collaboration with Microsoft	Managers	18
	Vietnam Banking Outlook Workshop	Managers	1
	Conference to Launch the Nationwide Movement for "Innovation, Creativity, and Digital Transformation" In the Banking Sector - SBV	Executives	1
	Product Management - Kellogg Executive Education	Managers	8
	Digital Transformation Training Program- MIT Management Executive Education	Executives Managers	1
	Digital Marketing Training Program - Kellogg Executive Education	Managers	1

	The Bank Management Program 2025-2026 (ATTF Luxembourg) and Swiss Bank Executive's Training Program -SECO 2025-2027 (Switzerland)	Managers	8
Talent development	Manager Development Program 2024-2025 for WB	Potential Managers - WB	40
	Manager Development Program 2024-2025 for RB	Potential Managers - RB	73

8.0 THE LIST OF AFFILIATED PERSONS OF VIB AND TRANSACTIONS OF 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 their affiliated 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 objects

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

Details are according to attached Appendix 03.

8.4.2 Transactions between VIB and the company that its affiliated persons with members of the BOD, the BOS, CEO and other managers as a member of Board of Directors, Director (General Director)

Details are according to attached Appendix 04.

8.4.3 Other transactions of VIB (if any) may bring material or non- material benefits for members of the BOD, members of the BOS, 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 to attached Appendix 05.

9.2 VIB share transactions of internal persons and their affiliated persons

Details are according to attached Appendix 06.

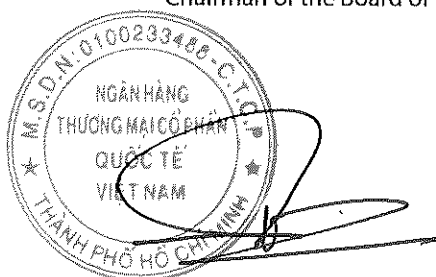
10.0 OTHER SIGNIFICANT ISSUES

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, July 29th, 2025

Chairman of the Board of Directors



Dang Khac 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)	Relations hip 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, Hanoi, Vietnam	27.05.2011	-	Brother has the controllin g interest
1.20	Nha vuon sinh thai JSC	-	2907247662	18.12.2013	Department of Planning and Investment of Nghe An Province	Hamlet 7, Nghi Truong Commune, Nghi Loc District, Nghe An Province, Vietnam	25.05.2010	-	Brother has the controllin g 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	-	-	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

18/11/2018 10:00:00 AM

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	USA	Kings, 175 Varick, New York, USA	20.08.2016	-	-	Daughter has the controlling interest
4	Han Ngoc Vu	-	-	CEO	-	-	-	28.11.2006	-	-	-
4.1	Thach Le Anh	-	-	Member of BOD	-	-	-	28.11.2006	-	-	Wife
4.2	Vu Thuy Mai	-	-	Legal Representative	-	-	-	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 Vinh Thien	-	-	-	-	-	15.03.2023	-	-	Son
5.3	Nguyen Ngoc Quynh 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	Thien Duc Service Joint Stock Company	-	-	0104079822	29.09.2022	Hanoi Department of Planning and Investment	No. 20, Lane 69, Xuan La Street, Xuan La Ward, Tay Ho District, Hanoi, Vietnam	15.03.2023	-	Mrs. 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, Tan Mai, Bien Hoa City, Dong Nai	09.12.2024	-	Mrs. 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 Hamlet, Duc Lap Thuong Commune, Hoai Duc District, Long An Province	27.06.2024	-	-	Sister-in- law has the controlli ng 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	-	-	Full-time Member of BOS	-	-	-	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	-	-	-
9.1	Ngo Minh Hien	-	-	-	-	-	-	12.10.2016	-	-	Wife
9.2	Phan Bich Tram	-	-	-	-	-	-	12.10.2016	-	-	Mother
9.3	Ngo Viet Son	-	-	-	-	-	-	12.10.2016	-	-	Father-in-law
9.4	Vo Thi Kim Dung	-	-	-	-	-	-	12.10.2016	-	-	Mother-in-law
9.5	Ho Bao Truc	-	-	-	-	-	-	12.10.2016	-	-	Daughter
9.6	Ho Huy Duc	-	-	-	-	-	-	12.10.2016	-	-	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	12.10.2016	-	-	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	12.10.2016	-	-	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	12.10.2016	-	-	Brother-in-law
9.10	Ngo Viet Hung	-	-	-	-	-	-	12.10.2016	-	-	Brother-in-law
9.11	Cao Kim Phuong	-	-	-	-	-	-	12.10.2016	-	-	Sister-in-law

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 Thu Huong	-	-	-	-	-	-	21.06.2004	-	Older Sister
11.10	An Thi Van Chi	-	-	-	-	-	-	21.06.2004	-	Older Sister
11.11	An Thi Ngoc Diep	-	-	-	-	-	-	21.06.2004	-	Older Sister
11.12	Bui Duc Hung	-	-	-	-	-	-	21.06.2004	-	Brother- in-law
11.13	Dao Van Ngan	-	-	-	-	-	-	21.06.2004	-	Brother- in-law
11.14	SH Legal Vietnam Co. Ltd.	-	-	01071084	25.05.2015	Hanoi Department of Justice	No 4/28 Ong Ich Khiem, Dien Bien	25.05.2015	-	Mr. An Thanh Son is

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	-	-	0104346676	29.12.2009 (The 1 st registration)	-	12 th floor, Coninco Tower building, No. 4 Ton That Tung street, Kim Lien	-	Subsidiary company of VIB

Company Limited (VIBAMC)		registration of amendment)		ward, Dong Da district, Hanoi		Chairman of VIBAMC
17	Ha Hoang Hiep	-	-	-	09.05.2017	
18	Bui Cong Huan	-	-	-	09.05.2017	CEO of VIBAMC

Appendix 02. Transactions between VIB and its affiliated persons or between VIB and its major shareholders, internal persons and their affiliated 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 company of VIB	0104346676 29.12.2009 (1 st registration) 28.03.2025 (19 th amendment)	12th Floor, Coninco Tower Building, No. 4 Ton That Tung street, Kim Lien ward, Dong Da district, Ha Noi city, Viet Nam	01.01.2025 - 30.6.2025	Authorize asset valuation for VIB to grant credit and handle risks ²	48,574 assets	101,399 Transaction value is the asset valuation remuneration
						Authorization to sell and exploit secured assets to handle bad debts ³	24 assets	49,599 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. 006.25.BOD dated February 10th, 2025 on approval of Non-credit Contracts between VIB and Related parties.

² Resolution of Board of Directors No. 012.BOD dated March 18th, 2025 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to value assets for VIB to grant credit and handle risks.

³ 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 01 building to exploit VIB Dak Lak building ⁴	697	Transaction value is the building's exploitation value
Authorization 13 to manage collateral assets which are goods ⁵	1,156,900	Transaction value is the value of assets VIB authorizes VIBAMC to manage
Demand deposit	98,736	Transaction value is the total demand deposit balance at VIB at 30.06.2025
Term deposit	933,350	Transaction value is the total term deposit balance at VIB at 30.06.2025
2 Dang Khac Vy	Chairman of BOD	04.07.2023
	-	1,000
		Transaction value is the approved credit card limit secured by

⁴ 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.

⁵ Resolution of Board of Directors No. 012.BOD dated March 18th, 2025 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to manage collateral assets which are goods.

			collateral at 30.06.2025
21.03.2005	Demand deposit	6,343	Transaction value is the total demand deposit balance at VIB at 30.06.2025
26.07.2024	Term deposit	137,565	Transaction value is the total term deposit balance at VIB at 30.06.2025
26.02.2025	Certificate of deposit	1,000	Transaction value is the total balance of certificate of deposit at 30.06.2025
3	Tran Thi Thao Hien	Wife of Chairman of BOD	-
07.08.2018	Credit card	1,000	Transaction value is the approved secured by collateral credit card limit at 30.06.2025
01.01.2005	Demand deposit	103	Transaction value is the total demand

				deposit balance at VIB at 30.06.2025
	29.07.2023	Term deposit	2,000	Transaction value is the total term deposit balance at VIB at 30.06.2025
	23.05.2025	Certificate of deposit	318	Transaction value is the total balance of certificate of deposit at 30.06.2025
4	Pham Thi Nguyet	Mother of Chairman of BOD	-	
	09.03.2017	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 30.06.2025
	26.02.2025	Certificate of deposit	70	Transaction value is the total balance of certificate of deposit at 30.06.2025
5	Tran Bau	Father-in-law of Chairman of BOD	-	
	01.01.2005	Demand deposit	11	Transaction value is the total demand

				deposit balance at VIB at 30.06.2025
			03.01.2025	Term deposit
			3,400	Transaction value is the total term deposit balance at VIB at 30.06.2025
6	Nguyen Thi Nhat Thao	Mother-in-law - of Chairman of BOD	-	25.02.2006
				Demand deposit
			345	Transaction value is the total demand deposit balance at VIB at 30.06.2025
			15.01.2025	Term deposit
			11,500	Transaction value is the total term deposit balance at VIB at 30.06.2025
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 30.06.2025
			20.09.2017	Demand deposit
			451	Transaction value is the

10	Dang Khac Dien	Older Brother - of Chairman of BOD	-	27.05.2020	Credit card	100	Transaction value is the approved credit card limit at 30.06.2025
				11.05.2010	Demand deposit	84	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				24.10.2024	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 30.06.2025
				15.01.2024	Certificate of deposit	900	Transaction value is the total balance of certificate of deposit at 30.06.2025
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 30.06.2025
				07.08.2013	Demand deposit	213	Transaction value is the total demand



					deposit balance at VIB at 30.06.2025
					Transaction value is the total balance of certificate of deposit at 30.06.2025
15.03.2025	Certificate of deposit	1,000			
12	Dang Thi Hien	Older Sister of Chairman of BOD	-	120	Transaction value is the approved credit card limit at 30.06.2025
12.08.2022	Credit card				
01.03.2016	Demand deposit	5			Transaction value is the total demand deposit balance at VIB at 30.06.2025
27.02.2020	Credit card	200			Transaction value is the approved credit card limit at 30.06.2025
04.05.2011	Demand deposit	11			Transaction value is the total demand deposit
13	Dang Thi Huong	Older Sister of Chairman of BOD	-		

16	Dinh Thi Liem	Sister-in-law of - Chairman of BOD	-	15.12.2010	Demand deposit	50	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				05.09.2024	Term deposit	227	Transaction value is the total term deposit balance at VIB at 30.06.2025
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 30.06.2025
				31.07.2009	Demand deposit	170	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				31.05.2023	Term deposit	100	Transaction value is the total term deposit balance at VIB at 30.06.2025
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 30.06.2025

25.10.2007	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 30.06.2025
06.09.2023	Term deposit	3,500	Transaction value is the total term deposit balance at VIB at 30.06.2025
08.01.2024	Certificate of deposit	1,182	Transaction value is the total balance of certificate of deposit at 30.06.2025
02.01.2020	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
07.04.2006	Demand deposit	88	Transaction value is the total demand deposit balance at VIB at 30.06.2025
22.09.2023	Term deposit	2,500	Transaction value is the total term

19 Dang Thi Loan Sister-in-law of -
Chairman of
BOD

13.05.2023	Term deposit	17,536	Transaction value is the total term deposit balance at VIB at 30.06.2025
18.02.2025	Certificate of deposit	1,000	Transaction value is the total balance of certificate of deposit at 30.06.2025
28.10.2022	Credit card	461	Transaction value is the approved credit card limit at 30.06.2025
18.04.2011	Demand deposit	111	Transaction value is the total demand deposit balance at VIB at 30.06.2025
10.11.2023	Term deposit	37,000	Transaction value is the total term deposit balance at VIB at 30.06.2025
17.05.2025	Certificate of deposit	859	Transaction value is the total balance of

22 Dang Thi Thu Ha Wife of Vice Chairman of BOD

						certificate of deposit at 30.06.2025
23	Nguyen Thi Quynh Luu	Mother-in-law - of Vice Chairman of BOD	-	06.12.2013	Demand deposit	6 Transaction value is the total demand deposit balance at VIB at 30.06.2025
24	Dang Minh Ngoc	Daughter of - Vice Chairman of BOD	-	26.04.2022	Credit card	200 Transaction value is the approved credit card limit at 30.06.2025
				19.08.2014	Demand deposit	101 Transaction value is the total demand deposit balance at VIB at 30.06.2025
				05.10.2023	Term deposit	592 Transaction value is the total term deposit balance at VIB at 30.06.2025
				18.05.2025	Certificate of deposit	145 Transaction value is the total balance of certificate of deposit at 30.06.2025

25	Dang Minh Trang	Daughter of Vice Chairman of BOD	-	-	17.08.2023	Credit card	180	Transaction value is the approved credit card limit at 30.06.2025
					21.05.2020	Demand deposit	176	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					04.08.2023	Term deposit	200	Transaction value is the total term deposit balance at VIB at 30.06.2025
26	Dang Ngoc Mien	Older Brother of Vice Chairman of BOD	-	-	09.06.2020	Credit card	180	Transaction value is the approved credit card limit at 30.06.2025
					12.06.2015	Demand deposit	28	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					11.12.2024	Term deposit	308	Transaction value is the total term deposit

10/11/2024 14:00

					balance at VIB at 30.06.2025
				185	Transaction value is the total balance of certificate of deposit at 30.06.2025
18.02.2025	Certificate of deposit				
27	Dang Ngoc Thuy	Younger Brother of Vice Chairman of BOD	-	21	Transaction value is the total demand deposit balance at VIB at 30.06.2025
19.06.2017	Demand deposit				
28	Dinh Thi Thanh Ky	Sister-in-law of - Vice Chairman of BOD	-	11	Transaction value is the total demand deposit balance at VIB at 30.06.2025
19.10.2020	Demand deposit				
29.04.2025	Certificate of deposit			12	Transaction value is the total balance of certificate of deposit at 30.06.2025
29	Xuan Thi Ha	Sister-in-law of - Vice Chairman of BOD	-	100	Transaction value is the total demand deposit balance at VIB at 30.06.2025
12.03.2016	Demand deposit				

06.03.2025	Term deposit	148	Transaction value is the total term deposit balance at VIB at 30.06.2025
29.03.2025	Certificate of deposit	546	Transaction value is the total balance of certificate of deposit at 30.06.2025
20.10.2023	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
15.04.2005	Demand deposit	940	Transaction value is the total demand deposit balance at VIB at 30.06.2025
13.01.2006	Demand deposit	18	Transaction value is the total demand deposit balance at VIB at 30.06.2025
28.04.2023	Term deposit	72,800	Transaction value is the total term

30 Do Xuan Hoang Member of BOD

31 Do Xuan Thu Father of Member of BOD

						deposit balance at VIB at 30.06.2025
					03.03.2025	Certificate of deposit 400 Transaction value is the total balance of certificate of deposit at 30.06.2025
32	Nguyen Hoang Giang	Mother of Member of BOD	-	-	01.01.2005	Demand deposit 2 Transaction value is the total demand deposit balance at VIB at 30.06.2025
33	Do Thu Giang	Daughter of Member of BOD	-	-	24.11.2020	Credit card 260 Transaction value is the approved credit card limit at 30.06.2025
					30.07.2019	Demand deposit 6,159 Transaction value is the total demand deposit balance at VIB at 30.06.2025
34	Do Xuan Son	Son of Member of BOD	-	-	24.11.2020	Credit card 230 Transaction value is the approved credit card limit at 30.06.2025

				30.07.2019	Demand deposit	9,921	Transaction value is the total demand deposit balance at VIB at 30.06.2025
35	Do Xuan Viet	Son of Member of BOD	-	20.01.2024	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
				04.07.2022	Demand deposit	6,743	Transaction value is the total demand deposit balance at VIB at 30.06.2025
36	Do Xuan Ha	Younger Sister - of Member of BOD	-	03.11.2020	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
				03.02.2009	Demand deposit	17	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				21.08.2024	Term deposit	92,853	Transaction value is the total term deposit



					balance at VIB at 30.06.2025
	18.05.2025	Certificate of deposit	157	Transaction value is the total balance of certificate of deposit at 30.06.2025	
37	Han Ngoc Vu	CEO Member of BOD Legal Representative	-	17.09.2019	Credit card
			-	500	Transaction value is the approved credit card limit at 30.06.2025
	18.12.2006	Demand deposit	115	Transaction value is the total demand deposit balance at VIB at 30.06.2025	
	26.06.2025	Term deposit	1,100	Transaction value is the total term deposit balance at VIB at 30.06.2025	
38	Thach Le Anh	Wife of CEO	-	31.03.2021	Credit card
			-	179	Transaction value is the approved credit card limit at 30.06.2025

	13.10.2010	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2025
	29.06.2024	Term deposit	1,560	Transaction value is the total term deposit balance at VIB at 30.06.2025
39	Vu Thuy Mai	Mother of CEO -	20.02.2013	Demand deposit
			5	Transaction value is the total demand deposit balance at VIB at 30.06.2025
	05.08.2024	Term deposit	625	Transaction value is the total term deposit balance at VIB at 30.06.2025
40	Lê Thuc Khanh	Mother-in-law of CEO -	02.04.2013	Demand deposit
			11	Transaction value is the total demand deposit balance at VIB at 30.06.2025
	23.11.2024	Term deposit	1,263	Transaction value is the

							total term deposit balance at VIB at 30.06.2025
						28.02.2025	Certificate of deposit
						15	Transaction value is the total balance of certificate of deposit at 30.06.2025
41	Han Ngoc Tuan Linh	Son of CEO	-	-		06.04.2021	Credit card
						64	Transaction value is the approved credit card limit at 30.06.2025
						11.07.2013	Demand deposit
						4	Transaction value is the total demand deposit balance at VIB at 30.06.2025
						22.09.2021	Credit card
						80	Transaction value is the approved credit card limit at 30.06.2025
42	Han Ngoc Linh Chi	Daughter of CEO	-	-		04.03.2013	Demand deposit
						95	Transaction value is the total demand deposit balance at VIB at 30.06.2025

43	Han Mai Huong	Younger Sister - of CEO	-	23.06.2023	Credit card	181	Transaction value is the approved credit card limit at 30.06.2025
				09.06.2021	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 30.06.2025
44	Nguyen Quoc Nghi	Brother-in-law - of CEO	-	19.05.2021	Credit card	150	Transaction value is the approved credit card limit at 30.06.2025
				04.01.2007	Demand deposit	44	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				11.01.2025	Term deposit	670	Transaction value is the total term deposit balance at VIB at 30.06.2025
45	Hoang Thanh Tra	Daughter-in- law of CEO	-	20.08.2021	Credit card	150	Transaction value is the approved

					credit card limit at 30.06.2025
	24.05.2016	Demand deposit	23	Transaction value is the total demand deposit balance at VIB at 30.06.2025	
	01.06.2016	Term deposit	227	Transaction value is the total term deposit balance at VIB at 30.06.2025	
	18.04.2025	Certificate of deposit	37	Transaction value is the total balance of certificate of deposit at 30.06.2025	
46	Công ty Cổ phần Vietnam Silicon Valley Accelerator	Mr. Han Ngoc Vu owns over 10% of charter capital	0106519324 dated 23.04.2014 by Department of Planning and Investment of Hanoi	5th floor, 41A Ly Thai To street, Ly Thai To ward, Hoan Kiem district, Hanoi	Transaction value is the total demand deposit balance at VIB at 30.06.2025
	02.06.2025	Term deposit	1,500	Transaction value is the total term deposit balance at VIB at 30.06.2025	

47	Công ty Delivery Technology Pte Ltd. Singapore	Mr. Han Ngoc Vu owns over 10% of charter capital	201921413M dated 03.07.2019 by 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 30.06.2025
48	VSV Accelerator IV Fund	Mr. Han Ngoc Vu owns over 10% of charter capital	313/TB-ĐKKD dated 24.06.2021 by Hanoi	4th floor, 87 Vương Thừa Vu street, Khuong Mai ward, Thanh Xuan district, Hanoi	20.05.2021	Demand deposit	621	Transaction value is the total demand deposit balance at VIB at 30.06.2025
49	Nguyen Thi Bich Hanh	Independent member of BOD	-	-	18.11.2015	Credit card	900	Transaction value is the approved credit card limit secured by collateral at 30.06.2025
					09.11.2009	Demand deposit	96	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					10.06.2024	Term deposit	1,175	Transaction value is the total term deposit balance at VIB at 30.06.2025

50	Nguyen Phuoc Vinh Thien	Son of Independent member of BOD	-	18.07.2024	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
				05.12.2017	Demand deposit	37	Transaction value is the total demand deposit balance at VIB at 30.06.2025
51	Nguyen Thi Mai Lan	Younger Sister - of Independent member of BOD	-	15.06.2024	Credit card	162	Transaction value is the approved credit card limit at 30.06.2025
				21.08.2012	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				02.08.2023	Term deposit	2,019	Transaction value is the total term deposit balance at VIB at 30.06.2025
52	Hoa Ngoc Duong	Brother-in-law - of Independent	-	14.09.2018	Demand deposit	0.43	Transaction value is the total demand deposit

	member of BOD					balance at VIB at 30.06.2025
53	Vu Thi Thu Hien	Sister-in-law of - Independent member of BOD	-	05.07.2017	Demand deposit	2 Transaction value is the total demand deposit balance at VIB at 30.06.2025
54	Thien Duc Service JSC	Mrs. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors	0104079822 dated 29.09.2022 by Department of Planning and Investment of Hanoi	No 20, lane 69, Xuan La street, Xuan La ward, Tay 20.10.2010	Demand deposit	13 Transaction value is the total demand deposit balance at VIB at 30.06.2025
55	Viet Knowledge Development JSC	Mrs. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors	0104807020 dated 29.04.2022 by Department of Planning and Investment of Dong Nai	253 Pham Van Thuan, Ward 2, Tan Mai Ward, Bien Hoa City, Dong Nai 23.01.2015	Demand deposit	437 Transaction value is the total demand deposit balance at VIB at 30.06.2025
56	Asia Energy Investment And Development JSC	Mrs. Nguyen Thi Bich Hanh is Chairwoman of BOD	0102020894 dated 14.12.2021 by Department of Planning and Investment of Hanoi	Cluster 12, neighbourhoods 2, Xuan La ward, Tay Ho District, Hanoi 31.08.2013	Demand deposit	16 Transaction value is the total demand deposit balance at VIB at 30.06.2025
57	Nguyen Thuy Linh	Head of BOS	-	09.06.2023	Credit card	247 Transaction value is the approved credit card limit at 30.06.2025

58	Vu Duc Trung	Husband of Head of BOS	-	-	27.10.2008	Demand deposit	64	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					14.03.2025	Term deposit	209	Transaction value is the total term deposit balance at VIB at 30.06.2025
					17.04.2025	Certificate of deposit	52	Transaction value is the total balance of certificate of deposit at 30.06.2025
					10.08.2020	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
					11.02.2009	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					28.12.2023	Term deposit	1,930	Transaction value is the total term

						deposit balance at VIB at 30.06.2025
59	Nguyen Van Hoa	Father of Head - of BOS	-	31.01.2013	Demand deposit	40 Transaction value is the total demand deposit balance at VIB at 30.06.2025
60	Nguyen Thi Tuyet Nga	Mother of Head of BOS	-	21.05.2024	Demand deposit	11 Transaction value is the total demand deposit balance at VIB at 30.06.2025
				12.08.2024	Term deposit	51 Transaction value is the total term deposit balance at VIB at 30.06.2025
				07.06.2025	Certificate of deposit	3 Transaction value is the total balance of certificate of deposit at 30.06.2025
61	Nguyen Huy Lam	Younger Brother of Head of BOS	-	02.12.2020	Credit card	210 Transaction value is the approved credit card limit at 30.06.2025



12.07.2013	Demand deposit	0.20	Transaction value is the total demand deposit balance at VIB at 30.06.2025
08.10.2018	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
30.05.2016	Demand deposit	7	Transaction value is the total demand deposit balance at VIB at 30.06.2025
10.05.2024	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
01.10.2013	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 30.06.2025
18.06.2025	Certificate of deposit	28	Transaction value is the total balance of certificate of

						deposit at 30.06.2025
64	Tuong Duy Tien	Father-in-law of Full-time Member of BOS	-	18.04.2023	Term deposit	3,737 Transaction value is the total term deposit balance at VIB at 30.06.2025
65	Le Thi Lan	Mother-in-law of Full-time Member of BOS	-	31.03.2022	Demand deposit	31 Transaction value is the total demand deposit balance at VIB at 30.06.2025
				09.06.2025	Term deposit	485 Transaction value is the total term deposit balance at VIB at 30.06.2025
66	Nguyen Luong Thi Bich Thuy	Full-time Member of BOS	-	03.04.2023	Credit card	39 Transaction value is the approved credit card limit at 30.06.2025
				01.01.2005	Demand deposit	37 Transaction value is the total demand deposit balance at VIB at 30.06.2025

24.01.2025	Term deposit	55	Transaction value is the total term deposit balance at VIB at 30.06.2025
18.06.2025	Certificate of deposit	18	Transaction value is the total balance of certificate of deposit at 30.06.2025
30.05.2022	Credit card	26	Transaction value is the approved credit card limit at 30.06.2025
26.05.2011	Demand deposit	27	Transaction value is the total demand deposit balance at VIB at 30.06.2025
28.06.2024	Term deposit	210	Transaction value is the total term deposit balance at VIB at 30.06.2025
17.07.2007	Demand deposit	0.12	Transaction value is the total demand

67	Luong Thi Bich Nga	Older Sister of Full-time Member of BOS	-	
----	--------------------	---	---	--

68	Nguyen Luong Thi Bich Ha	Younger Sister of Full-time	-	
----	--------------------------	-----------------------------	---	--

Member of BOS		deposit balance at VIB at 30.06.2025			
29.06.2025	Term deposit	159	Transaction value is the total term deposit balance at VIB at 30.06.2025		
69	Ho Van Long	DCEO	-	06.06.2018	Credit card
		CFO	-	500	Transaction value is the approved credit card limit at 30.06.2025
06.11.2008	Demand deposit	43	Transaction value is the total demand deposit balance at VIB at 30.06.2025		
25.02.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 30.06.2025		
70	Ngo Minh Hien	Wife of DCEO	-	03.09.2010	Demand deposit
			-	100	Transaction value is the total demand deposit balance at VIB at 30.06.2025

	06.09.2023	Term deposit	3,000	Transaction value is the total term deposit balance at VIB at 30.06.2025
	08.01.2024	Certificate of deposit	7,105	Transaction value is the total balance of certificate of deposit at 30.06.2025
71	Ngo Viet Son	Father-in-law of DCEO	-	-
	05.08.2019	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 30.06.2025
72	Vo Thi Kim Dung	Mother-in-law of DCEO	-	-
	12.12.2023	Credit card	100	Transaction value is the approved credit card limit at 30.06.2025
	07.01.2010	Demand deposit	6	Transaction value is the total demand deposit balance at VIB at 30.06.2025
	06.11.2023	Term deposit	3,800	Transaction value is the total term

						deposit balance at VIB at 30.06.2025
73	Ngo Viet Hung	Brother-in-law - of DCEO	-	10.01.2024	Credit card	300 Transaction value is the approved credit card limit at 30.06.2025
				20.05.2011	Demand deposit	18 Transaction value is the total demand deposit balance at VIB at 30.06.2025
74	Tran Nhat Minh	DCEO	-	10.07.2018	Credit card	500 Transaction value is the approved credit card limit at 30.06.2025
				22.01.2011	Demand deposit	1,160 Transaction value is the total demand deposit balance at VIB at 30.06.2025
				20.09.2023	Term deposit	3,367 Transaction value is the total term deposit balance at VIB at 30.06.2025

				27.03.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 30.06.2025
75	Nguyen Le Hien Vy	Wife of DCEO	-	09.08.2022	Demand deposit	96	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				29.03.2024	Term deposit	300	Transaction value is the total term deposit balance at VIB at 30.06.2025
76	Tran Bau	Father of DCEO	-	01.01.2005	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				03.01.2025	Term deposit	3,400	Transaction value is the total term deposit balance at VIB at 30.06.2025
77	Nguyen Thi Nhat Thao	Mother of DCEO	-	25.02.2006	Demand deposit	345	Transaction value is the

									total demand deposit balance at VIB at 30.06.2025
						15.01.2025	Term deposit	11,500	Transaction value is the total term deposit balance at VIB at 30.06.2025
78	Nguyen Chien	Father-in-law of DCEO	-	-		27.03.2024	Demand deposit	0.48	Transaction value is the total demand deposit balance at VIB at 30.06.2025
79	Le Thi Nga	Mother-in-law of DCEO	-	-		03.02.2025	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 30.06.2025
80	Tran Minh Dang Daniel	Son of DCEO	-	-		19.07.2023	Demand deposit	3	Transaction value is the total demand deposit balance at VIB at 30.06.2025
81	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 30.06.2025	
01.01.2005	Demand deposit	103	Transaction value is the total demand deposit balance at VIB at 30.06.2025
29.07.2023	Term deposit	2,000	Transaction value is the total term deposit balance at VIB at 30.06.2025
23.05.2025	Certificate of deposit	318	Transaction value is the total balance of certificate of deposit at 30.06.2025
82	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 30.06.2025
21.03.2005	Demand deposit	6,343	Transaction value is the total demand deposit

				balance at VIB at 30.06.2025
26.07.2024	Term deposit	137,565	Transaction value is the total term deposit balance at VIB at 30.06.2025	
26.02.2025	Certificate of deposit	1,000	Transaction value is the total balance of certificate of deposit at 30.06.2025	
83	An Thanh Son	DCEO Person in charge of corporate governance	-	
13.06.2018	Credit card	500	Transaction value is the approved credit card limit at 30.06.2025	
01.01.2005	Demand deposit	258	Transaction value is the total demand deposit balance at VIB at 30.06.2025	
10.04.2025	Term deposit	522	Transaction value is the total term deposit balance at VIB at 30.06.2025	

84	Phan Dang Nhu Hoa	Wife of DCEO	-	-	25.02.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 30.06.2025
					10.08.2023	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025
					02.10.2021	Demand deposit	38	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					18.02.2025	Term deposit	10,600	Transaction value is the total term deposit balance at VIB at 30.06.2025
85	An Phan Ngoc Nhi	Daughter of DCEO	-	-	12.02.2019	Demand deposit	0.02	Transaction value is the total demand deposit balance at VIB at 30.06.2025
86	An Thi Van Chi	Older Sister of DCEO	-	-	09.08.2023	Credit card	120	Transaction value is the approved

				credit card limit at 30.06.2025
18.11.2022	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2025	
20.02.2024	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 30.06.2025	
25.02.2025	Certificate of deposit	15	Transaction value is the total balance of certificate of deposit at 30.06.2025	
87	Dao Van Ngan	Brother-in-law - of DCEO	-	
18.11.2022	Demand deposit	100	Transaction value is the total demand deposit balance at VIB at 30.06.2025	
25.04.2025	Certificate of deposit	9	Transaction value is the total balance of certificate of deposit at 30.06.2025	

88	Nguyen Thi Mong Tuong	DCEO	-	-	05.05.2021	Credit card	259	Transaction value is the approved credit card limit at 30.06.2025
					17.01.2018	Demand deposit	82	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					24.01.2025	Term deposit	5,500	Transaction value is the total term deposit balance at VIB at 30.06.2025
					24.05.2025	Certificate of deposit	4	Transaction value is the total balance of certificate of deposit at 30.06.2025
89	Nguyen Ngoc Toan	Older Brother of DCEO	-	-	05.06.2020	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 30.06.2025
90	Nguyen Xuan Dung	DCEO	-	-	25.02.2019	Credit card	300	Transaction value is the approved

credit card limit at 30.06.2025		
25.09.2024	Lending	12,550
Transaction value is the lending credit limit at 30.06.2025 (transactions incurred prior to Mr. Nguyen Xuan Dung's appointment as DCEO)		
18.11.2008	Demand deposit	21
Transaction value is the total demand deposit balance at VIB at 30.06.2025		
22.06.2025	Term deposit	1,250
Transaction value is the total term deposit balance at VIB at 30.06.2025		
19.05.2025	Certificate of deposit	66
Transaction value is the total balance of certificate of deposit at 30.06.2025		

91	Nguyen Hai Yen	Wife of DCEO	-	-	28.03.2011	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					02.08.2024	Term deposit	11,500	Transaction value is the total term deposit balance at VIB at 30.06.2025
92	Nguyen Thi Ngoc Mai	Daughter of DCEO	-	-	14.07.2014	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					15.08.2024	Term deposit	1,897	Transaction value is the total term deposit balance at VIB at 30.06.2025
93	Nguyen Xuan Hoang	Son of DCEO	-	-	03.07.2019	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 30.06.2025

94	Nguyen Hoang Kien	Younger Brother of DCEO	-	06.06.2023	Credit card	100	Transaction value is the approved credit card limit at 30.06.2025
				26.12.2006	Demand deposit	139	Transaction value is the total demand deposit balance at VIB at 30.06.2025
				17.02.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 30.06.2025
95	Nguyen Hoang Cuong	Younger Brother of DCEO	-	15.10.2024	Credit card	100	Transaction value is the approved credit card limit at 30.06.2025
				11.10.2024	Lending	1,203	Transaction value is the lending credit limit at 30.06.2025 (transactions incurred prior to Mr. Nguyen Xuan Dung's

					appointment as DCEO)		
	18.06.2010	Demand deposit	0.33	Transaction value is the total demand deposit balance at VIB at 30.06.2025			
96	Nguyen Thi Hoang Ngoc	Younger Sister - of DCEO	-	19.11.2015	Credit card	95	Transaction value is the approved credit card limit at 30.06.2025
	18.01.2010	Demand deposit	6	Transaction value is the total demand deposit balance at VIB at 30.06.2025			
	20.06.2023	Term deposit	135	Transaction value is the total term deposit balance at VIB at 30.06.2025			
97	Le Thi Thien	Sister-in-law of - DCEO	-	12.01.2017	Credit card	188	Transaction value is the approved credit card limit at 30.06.2025

	19.03.2010	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 30.06.2025
98	Tran Hong Quang Duong	Brother-in-law - of DCEO	-	15.10.2007 Demand deposit 2 Transaction value is the total demand deposit balance at VIB at 30.06.2025
99	Do Dang Binh	Brother-in-law - of DCEO	-	31.12.2024 Credit card 100 Transaction value is the approved credit card limit at 30.06.2025
	06.08.2010	Demand deposit	51	Transaction value is the total demand deposit balance at VIB at 30.06.2025
100	Pham Thi Minh Hue	Chief Accountant	-	06.04.2012 Demand deposit 46 Transaction value is the total demand deposit balance at VIB at 30.06.2025
	18.06.2025	Certificate of deposit	2	Transaction value is the total balance of

101	Nguyen Minh Hue	Authorized person to disclose information	-	-	28.10.2015	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025	certificate of deposit at 30.06.2025
					27.09.2024	Lending	3,350	Transaction value is the lending credit limit at 30.06.2025	
					04.02.2013	Demand deposit	33	Transaction value is the total demand deposit balance at VIB at 30.06.2025	
					28.06.2025	Certificate of deposit	100	Transaction value is the total balance of certificate of deposit at 30.06.2025	
102	Nguyen Van Hai	Husband of Authorized person to disclose information	-	-	09.01.2025	Credit card	200	Transaction value is the approved credit card limit at 30.06.2025	

103	Nguyen Hai Dang	Son of Authorized person to disclose information	-	-	04.04.2011	Demand deposit	157	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					26.03.2025	Term deposit	1,400	Transaction value is the total term deposit balance at VIB at 30.06.2025
					26.04.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 30.06.2025
					22.08.2024	Credit card	30	Transaction value is the approved credit card limit at 30.06.2025
					13.08.2020	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					03.03.2025	Certificate of deposit	1	Transaction value is the total balance of

							certificate of deposit at 30.06.2025
104	Nguyen Hai Anh	Son of Authorized person to disclose information	-	20.09.2024	Demand deposit	6	Transaction value is the total demand deposit balance at VIB at 30.06.2025
105	Nguyen Thi Thu Van	Sister-in-law of - Authorized person to disclose information	-	26.08.2019	Credit card	50	Transaction value is the approved credit card limit at 30.06.2025
106	Ha Hoang Hiep	Chairman of VIBAMC	-	25.02.2019	Credit card	199	Transaction value is the approved credit card limit at 30.06.2025
				14.09.2023	Lending	14,083	Transaction value is the lending credit limit at 30.06.2025
				12.05.2005	Demand deposit	437	Transaction value is the total demand deposit balance at VIB at 30.06.2025

12.03.2025	Certificate of deposit	46	Transaction value is the total balance of certificate of deposit at 30.06.2025
31.08.2019	Credit card	150	Transaction value is the approved credit card limit at 30.06.2025
14.10.2024	Lending	17,300	Transaction value is the lending credit limit at 30.06.2025
04.04.2012	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 30.06.2025

107 Bui Cong Huan CEO of VIBAMC



Appendix 03. Transactions between VIB and the company that its members of the BOD, the BOS, CEO and other managers have been founding members or members of Board of Directors, or Director (General Director) 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 (million VND)	
1	Asia Energy Investment And Development JSC	Mrs. Nguyen Thi Bich Hanh is management personnel	0102020894 dated 14.12.2021 by Department of Planning and Investment of Hanoi	Cluster 12, neighbourhoods 2, Xuan La ward, Tay Ho District, Hanoi	31.08.2013	Demand deposit	16	Transaction value is the total demand deposit balance at VIB at 30.06.2025
2	Thien Duc Service JSC	Mrs. Nguyen Thi Bich Hanh is management personnel	0104079822 dated 29.09.2022 by Department of Planning and Investment of Hanoi	No. 20, Lane 69, Xuan La street, Xuan La ward, Tay Ho District, Hanoi	20.10.2010	Demand deposit	13	Transaction value is the total demand deposit balance at VIB at 30.06.2025
3	Viet Knowledge Development JSC	Mrs. 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, Ward 2, Tan Mai ward, Bien Hoa city, Dong Nai province	23.01.2015	Demand deposit	437	Transaction value is the total demand deposit balance at VIB at 30.06.2025
4	Thien Duc Loc Company Limited	Mrs. Nguyen Thi Bich Hanh is management personnel	1101901683 dated 27.06.2024 by Department of Planning and Investment of Long An	Duc Ngai 2 hamlet, Duc Lap Thuong commune, Duc Hoa district, Long An province	25.12.2018	Demand deposit	46	Transaction value is the total demand deposit balance at VIB at 30.06.2025

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

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 (million VND)	
1	IDL Company Limited	Affiliated person of Mr. Dang Khac Vy is management personel	0105333567 dated 15.01.2018 by Department of Planning and Investment of Hanoi	10 th Floor, Pacific Palace, 83B Ly Thuong Kiet, Hanoi	24.02.2011	Demand deposit	32	
2	Nha Vuon Sinh Thai JSC	Affiliated person of Mr. Dang Khac Vy is management personel	2901247662 dated 18.12.2013 by Department of Planning and Investment of Nghe An	Hamlet 7, Nghi Truong commune, Nghi Loc district, Nghe An province	21.12.2020	Demand deposit	18	
3	Funderra JSC	Affiliated person of Mr. Dang Khac Vy is management personel	0317933848 dated 14.07.2023 by Department of Planning and Investment of HCMC	Room 020A, 4 th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Vo Thi Sau ward, District 3, HCMC	18.07.2023	Demand deposit	901	
						14.06.2025	Term deposit	112,500
						Transaction value is the total term deposit balance at VIB at 30.06.2025		

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 Trung Ward, Thu Duc city, HCMC	17.03.2020	Demand deposit	433	Transaction value is the total demand deposit balance at VIB at 30.06.2025
5	Art Cozy Accelerator JSC	Affiliated person of Mr. Han Ngoc Vu is management personnel	0315886688 dated 10.9.2019 by Department of Planning and Investment of HCMC	31 Han Thuyen, Ben Nghe Ward, District 1, HCMC	29.06.2020	Demand deposit	1,044	Transaction value is the total demand deposit balance at VIB at 30.06.2025
6	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	5 th floor, 41A Ly Thai To street, Ly Thai To ward, Hoan Kiem district, Hanoi	28.04.2014	Demand deposit	950	Transaction value is the total demand deposit balance at VIB at 30.06.2025
					02.06.2025	Term deposit	1,500	Transaction value is the total term deposit balance at VIB at 30.06.2025
7	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	10 th floor, house number 23 Lac Trung, Vinh Tuy ward, Hai Ba Trung district, Hanoi city	23.07.2019	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 30.06.2025
8	Viet Knowledge Development JSC	Affiliated person of Mrs. 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, Ward 2, Tan Mai ward, Bien Hoa city, Dong Nai province	23.01.2015	Demand deposit	437	Transaction value is the total demand deposit balance at VIB at 30.06.2025

9	Thien Duc Loc Company Limited	Affiliated person of Mrs. Nguyen Thi Bich Hanh is management personel	1101901683 dated 27.06.2024 by Department of Planning and Investment of Long An	Duc Ngai 2 hamlet, Duc 25.12.2018 Lap Thuong commune, Duc Hoa district, Long An province	Demand deposit	46	Transaction value is the total demand deposit balance at VIB at 30.06.2025
---	----------------------------------	---	---	---	-------------------	----	---

Appendix 05. The list of internal persons and their affiliated persons

No.	Name	Securities trading account (if any)	Position at VIB (if any)	No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Dang Khac Vy	-	Chairman of BOD	-	-	-	-	146,897,220	4.931%	-
1.1	Tran Thi Thao Hien	-	-	-	-	-	-	146,262,001	4.910%	Wife
1.2	Pham Thi Nguyet	-	-	-	-	-	-	-	-	Mother
1.3	Tran Bau	-	-	-	-	-	-	-	-	Father-in-law
1.4	Nguyen Thi Nhat Thao	-	-	-	-	-	-	-	-	Mother-in-law
1.5	Dang Quang Tuan	-	-	-	-	-	-	-	-	Son
1.6	Dang Diem Linh	-	-	-	-	-	-	-	-	Daughter
1.7	Dang Khac Mao	-	-	-	-	-	-	-	-	Older Brother
1.8	Dang Khac Chien	-	-	-	-	-	-	-	-	Older Brother
1.9	Dang Khac Dien	-	-	-	-	-	-	-	-	Older Brother
1.10	Dang Khac Dung	-	-	-	-	-	-	-	-	Older Brother
1.11	Dang Thi Hien	-	-	-	-	-	-	-	-	Older Sister
1.12	Dang Thi Huong	-	-	-	-	-	-	-	-	Older Sister
1.13	Nguyen Kim Cuong	-	-	-	-	-	-	-	-	Brother-in-law
1.14	Nguyen Thi Cuc	-	-	-	-	-	-	-	-	Sister-in-law

1.15	Dinh Thi Liem	-	-	-	-	-	-	-	-	Sister-in-law
1.16	Hoang Thi Linh	-	-	-	-	-	-	-	-	Sister-in-law
1.17	Le Thi Hue	-	-	-	-	-	-	3,054,108	0.103%	Sister-in-law
1.18	Dang Thi Loan	-	-	-	-	-	-	-	-	Sister-in-law
1.19	Fundera JSC	049C933848 at Kafi Securities Corporation	-	0317933848	14.07.2023	Department of Planning and Investment of HCMC	Room 020A, 4 th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Vo Thi Sau ward, District 3, HCMC	138,890,700	4.662%	Mr. Dang Khac Vy owns over 10% of charter capital
2	Dang Van Son	-	Vice Chairman of BOD	-	-	-	-	11,147,440	0.374%	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	93,719,845	3.146%	Wife
2.2	Dang Ngoc Tam	-	-	-	-	-	-	-	-	Father
2.3	Phan Thi Ngan	-	-	-	-	-	-	-	-	Mother
2.4	Dang Dinh Thieu	-	-	-	-	-	-	-	-	Father-in-law
2.5	Nguyen Thi Quynh Luu	-	-	-	-	-	-	-	-	Mother-in-law
2.6	Dang Minh Ngoc	-	-	-	-	-	-	8,757,454	0.294%	Daughter
2.7	Dang Minh Trang	-	-	-	-	-	-	4,914,000	0.165%	Daughter
2.8	Dang Ngoc Sam	-	-	-	-	-	-	-	-	Older Brother
2.9	Dang Ngoc Mien	-	-	-	-	-	-	-	-	Older Brother
2.10	Dang Van Ke	-	-	-	-	-	-	-	-	Older Brother

2.11	Dang Thi Tam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
2.12	Dang Thi Thom	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Older Sister
2.13	Dang Ngoc Thuy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Younger Brother
2.14	Vu Thi Hue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
2.15	Dinh Thi Thanh Ky	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
2.16	Phan Thi Len	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
2.17	Xuan Thi Ha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
3	Do Xuan Hoang	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sister-in-law
						Member of BOD										146,897,220	4.931%		-	
3.1	Luu Thi Trinh Thao	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Wife
3.2	Do Xuan Thu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,265,373	1.251%	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,269,560	0.278%	-	-	Daughter
3.7	Do Xuan Son	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,908,000	1.272%	-	-	Son
3.8	Do Xuan Viet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,908,000	1.272%	-	-	Son
3.9	Do Xuan Ha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,368,546	0.214%	-	-	Younger Sister
3.10	Mareven Food Central Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17 Bldg., MKAD 72 km, Moscow Region	-	-	-	Mr. Do Xuan Hoang is CEO

Greenwood Business Park									
4	Han Ngoc Vu	-	CEO Member of BOD Legal Representative	-	-	-	6,354,433	0.213%	-
4.1	Thach Le Anh	-	-	-	-	-	-	-	Wife
4.2	Vu Thuy Mai	-	-	-	-	-	-	-	Mother
4.3	Le Thuc Khanh	-	-	-	-	-	12,208	0.000%	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	5 th floor, 41A Ly Thai To street, Ly Thai To ward, Hoan Kiem district, Hanoi	-	Mr. Han Ngoc Vu owns over 10% of charter capital
4.10	Delivery Technology Pte Ltd. Singapore	-	-	201921413M	03.07.2019	Accounting and Corporate Regulatory Authority (ACRA) Singapore	20A Tanjong Pagar Road, Singapore 088443	-	Mr. Han Ngoc Vu owns over 10% of charter capital

4.11	VTV Venture Capital Fund 1	-	-	136/TB-ĐKKD	20.12.2019	Hanoi	7 th floor, 24 Ly Thuong Kiet street, Hang Bai ward, Hoan Kiem district, Hanoi	-	Mr. Han Ngoc Vu owns over 10% of charter capital	
4.12	VSV Accelerator IV Fund	-	-	313/TB-ĐKKD	24.06.2021	Hanoi	4 th floor, 87 Vuong Thua Vu street, Khuong Mai ward, Thanh Xuan district, Hanoi	-	Mr. Han Ngoc Vu owns over 10% of charter capital	
5	Nguyen Thi Bich Hanh	-	Independent member of BOD	-	-	-	-	29,250,000	0.982%	-
5.1	Dang Thi Bich Dao	-	-	-	-	-	-	-	-	Mother
5.2	Nguyen Phuoc Vinh Thien	-	-	-	-	-	-	-	-	Son
5.3	Nguyen Ngoc Quynh Phuong	-	-	-	-	-	-	-	-	Daughter
5.4	Nguyen Trong Bich	-	-	-	-	-	-	-	-	Younger Brother
5.5	Nguyen Thi Mai Lan	-	-	-	-	-	-	-	-	Younger Sister
5.6	Hoa Ngoc Duong	-	-	-	-	-	-	-	-	Brother-in-law
5.7	Vu Thi Thu Hien	-	-	-	-	-	-	139,000	0.005%	Sister-in-law
5.8	Thien Duc Service JSC	-	-	0104079822	29.09.2022	Department of Planning and Investment of Hanoi	No. 20, Lane 69, Xuan La street, Xuan La ward,	-	-	Ms. Nguyen Thi Bich Hanh is

							Tay Ho District, Hanoi	Chairwoman of the Board of Directors and owns over 10% of charter capital.
5.9	Bean Paradise Highpoint Pty Ltd.	-	-	ACN 633744037	28.05.2019	Australian Securities & Investments Commission	205 Nelson Place Williamstown Vic 3016 Australia	Mrs. Nguyen Thi Bich Hanh is Member of Board of Directors and owns over 10% of charter capital
5.10	Tri Thuc Viet Development JSC	-	-	0104807020	29.04.2022	Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan, Ward 2, Tan Mai ward, Bien Hoa city, Dong Nai province	Mrs. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors and owns over 10% of charter capital
5.11	Asia Energy Investment and Development JSC	-	-	0102020894	14.12.2021	Department of Planning and Investment of Hanoi	Group 12, Cluster 2, Xuan La Ward, Tay Ho District, Hanoi	Mrs. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors
6	Nguyen Thuy Linh	-	Head of BOS	-	-	-	225,894	0.008% -
6.1	Vu Duc Trung	-	-	-	-	-	-	Husband

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Younger Sister
10.12	Dang Khac Vy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Person in charge of corporate governance

11.1	Phan Dang Nhu Hoa	-	-	-	-	-	568,620	0.019%	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 Thu Huong	-	-	-	-	-	40	0.000%	Older Sister
11.10	An Thi Van Chi	-	-	-	-	-	-	-	Older Sister
11.11	An Thi Ngoc Diep	-	-	-	-	-	-	-	Older Sister
11.12	Bui Duc Hung	-	-	-	-	-	-	-	Brother-in-law
11.13	Dao Van Ngan	-	-	-	-	-	-	-	Brother-in-law
11.14	SH Legal Vietnam Co., Ltd.	-	-	01071084	25.05.2015	Hanoi Department of Justice	No. 4/28 Ong Ich Khiem, Dien Bien ward, Ba Dinh district, Hanoi	-	Mr. An Thanh Son is the Chairman of the Board of Lawyers
12	Nguyen Thi Mong Tuong	-	-	-	-	-	315,374	0.011%	-
12.1	Nguyen Thi Mai	-	-	-	-	-	-	-	Mother

15.01	Nguyen Van Hai	-	-	-	-	-	-	-	Husband
15.02	Nguyen Van Hao	-	-	-	-	-	-	-	Father-in-law
15.03	Bui Thi Khanh	-	-	-	-	-	-	-	Mother-in-law
15.04	Nguyen Hai Dang	-	-	-	-	-	-	-	Son
15.05	Nguyen Hai Anh	-	-	-	-	-	-	-	Son
15.06	Nguyen Khanh Du	-	-	-	-	-	-	-	Younger Brother
15.07	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	1 st Floor (Ground Floor) and 2 nd Floor, Sailing Tower Building, 111A Pasteur, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam	-	Not an affiliated person of VIB. Declare based on Document No. 1894/SGDTPH CM-GS

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

No.	Transaction executor	Relationship with VIB/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	Ho Van Long	Deputy CEO CFO	16,634,161	0.558%	28,634,161	0.961%	Buy
2	Nguyen Minh Hue	Authorized person to disclose information	150,149	0.005%	200,149	0.0067%	Buy
3	Tran Nhat Minh	Deputy CEO	4,364,548	0.147%	5,629,448	0.189%	Buy
4	Do Xuan Thu	Father of BOD Member	38,465,373	1.291%	37,265,373	1.251%	Sell

