

**REPORT ON CORPORATE GOVERNANCE OF THE BANK FOR THE
FIRST HALF OF 2025**

Respectfully submitted to:

- State Securities Commission of Vietnam
- HoChiMinh Stock Exchange

Company Name: VIETNAM ASIA COMMERCIAL JOINT STOCK BANK

- Head Office Address: 4th - 5th Floor, Samsora Building, 105 Chu Van An, Ha Dong Ward, District, Hanoi City.

- Phone Number: 02439.333.636

Fax: 02439.336.426

- Charter Capital: VND **5,399,600,430,000** (In words: Five trillion, three hundred ninety-nine billion, six hundred million, four hundred and thirty thousand Vietnamese dong).

- Stock Code: VAB

- Corporate Governance Model: General Meeting of Shareholders, Board of Directors, Supervisory Board, and General Director.

- Internal Audit Function Implementation: Completed.

I. Activities of the General Meeting of Shareholders

The Annual General Meeting of Shareholders (AGM) for 2025 of Vietnam Asia Commercial Joint Stock Bank ("VAB") was held on April 26, 2025, in Hanoi. The meeting approved the reports of the Board of Directors, the Supervisory Board, fifteen (15) proposals within its authority, appointed two (02) additional members to the Board of Directors and issued the following resolution:

No.	Resolution No.	Date	Content
01	02/2025/NQ-ĐHĐCĐ	26/4/2025	Resolution of the Annual General Meeting of Shareholders 2025 of Vietnam Asia Commercial Joint Stock Bank.

VAB did not conduct any written consultations with shareholders in the first six months of 2025.

II. Board of Directors

1. Information on Members of the Board of Directors

At the 2025 AGM held on April 26, 2025, VAB elected two (02) additional members to the Board of Directors, including one (01) independent member, in accordance with Resolution No. 02/2025/NQ-ĐHĐCĐ dated April 26, 2025 of the 2025 General Meeting of Shareholders.

The Board of Directors of VAB for the 2023–2028 term now consists of seven (07) members, including two (02) independent members, as follows:

No.	Member	Position	Start Date/Reappointment	
			Appointment Date	Resignation Date
1	Mr. Phuong Thanh Long	Chairman of the BOD	Reappointed from 28/4/2023	-
2	Mr. Phan Van Toi	Vice Chairman of the BOD	Reappointed from 28/4/2023	-
3	Mr. Tran Tien Dung	Member of the BOD	Reappointed from 28/4/2023	-
4	Mr. Nguyen Hong Hai	Member of the BOD	Reappointed from 28/4/2023	-
5	Mr. Le Hong Phuong	Independent Member of the BOD	Reappointed from 28/4/2023	-
6	Mr. Nguyen Van Trong	Member of the BOD	Appointed from 26/4/2025	-
7	Mr. Thai Nguyen Hoang Nha	Independent Member of the BOD	Appointed from 26/4/2025	-

2. Meetings of the Board of Directors

In the first half of 2025, the Board of Directors of VAB held two (02) regular quarterly meetings and 7 monthly briefing meetings, 15 irregular meetings to approve and direct matters under its authority related to the Bank's operations.

No.	Member	Number of Meetings Attended	Attendance Rate	Reason for Absence
1	Mr. Phuong Thanh Long	24/24	100%	-
2	Mr. Phan Van Toi	24/24	100%	-
3	Mr. Tran Tien Dung	24/24	100%	-
4	Mr. Nguyen Hong Hai	24/24	100%	-
5	Mr. Le Hong Phuong	24/24	100%	-
6	Mr. Nguyen Van Trong	9/9	100%	Attended meetings after being elected as a member of the Board of Directors from April 26,
7	Mr. Thai Nguyen Hoang Nha	9/9	100%	

				2025.
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3. Supervision by the Board of Directors over the Board of Management

- The Board of Directors (BOD) oversees the activities of the Board of Management through monthly briefing meetings, regular quarterly BOD meetings, and provides close guidance and evaluation of the Bank's operations.
- Based on the Bank's practical operations, the BOD regularly issues directives in writing or convenes meetings with the Board of Management to provide direction and strategic guidance for business activities.
- The BOD has implemented the resolutions approved by the 2025 AGM, such as: registering for stocks listing on the Ho Chi Minh City Stock Exchange, which was approved under Decision No. 514/QĐ-SGDHCM dated June 26, 2025; initiating procedures for the 2025 Charter Capital Increase – Phase 1, in accordance with the plan to issue shares to increase share capital from owner's equity, as approved by the State Bank of Vietnam under Official Document No. 5269/NHNN-QLSG dated June 24, 2025; and registering for public bond issuance and listing.
- Through its affiliated Committees and Councils, the BOD supervises and directs the Executive Management in key areas such as business strategy, human resource development, credit growth orientation, and debt recovery.

4. Activities of Committees and Councils under the Board of Directors

VAB maintained the operation of its Committees and Councils according to their specialized functions to manage and monitor the Bank's activities safely.

The BOD's Committees met on a regular basis in accordance with their regulations to enhance the Bank's governance and oversight functions.

5. Resolutions/Decisions by the Board of Directors

In the first half of 2025, the BOD reviewed and approved proposals submitted by the General Director/Committees/Councils under its authority and issued various documents on multiple matters. Notable documents include:

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
1.	02/2025/NQ-HĐQT	08/01/2025	Approval of the number of additional members expected to be elected to the Board of Directors for the 2023–2028 term and the documents notifying shareholders of their rights to nominate and stand for election.	100%
2.	05/2025/NQ-HĐQT	09/01/2025	Dismissal of the position of VAB's Deputy General Director and acceptance of the resignation of Mr. Phạm Linh based on personal request.	100%

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
3.	09/2025/QĐ-HĐQT	11/01/2025	Assignment and delegation of duties regarding the governance and oversight of the Bank's operations by the Board of Directors	100%
4.	27/2025/NQ-HĐQT	17/01/2025	Resolution of the Board of Directors' meeting for Q4/2024.	100%
5.	40/2025/NQ-HĐQT	13/02/2025	Approval of the Certificate of Deposit Issuance Plan – Vietnam Asia Commercial Joint Stock Bank – 2025, Phase 1.	100%
6.	54/2025/NQ-HĐQT	24/02/2025	Promulgation of the Regulation on Credit Guarantee at VAB.	100%
7.	63/2025/NQ-HĐQT	05/3/2025	Approval of the venue and time for the 2025 Annual General Meeting of Shareholders	100%
8.	64/2025/NQ-HĐQT	05/3/2025	Approval of the record date for exercising the rights to attend the 2025 Annual General Meeting of Shareholders	100%
9.	66/2025/NQ-HĐQT	06/3/2025	Promulgation of the Investment Regulations at VAB	100%
10.	75/2025/NQ-HĐQT	18/3/2025	Approval of the investment policy for the Omni-Channel solution at VAB	100%
11.	94/2025/NQ-HĐQT	01/4/2025	Promulgation of the Guarantee Regulations of VAB	100%
12.	97/2025/TB-HĐQT	04/4/2025	Change of Managing Branch for Cầu Giấy Transaction Office	100%
13.	100/2025/NQ-HĐQT	05/4/2025	Approval of the agenda, contents, and documents for the 2025 Annual General Meeting of Shareholders	100%
14.	115/2025/NQ-HĐQT	09/4/2025	Approval of the Certificate of Deposit Issuance Plan – Vietnam Asia Commercial Joint Stock Bank – 2025, Phase 2	100%
15.	119/2025/NQ-HĐQT	11/4/2025	Resolution of the Board of Directors' Meeting – Q1/2025	100%
16.	120/2025/NQ-HĐQT	17/4/2025	Appointment of the General Director of VAB	100%
17.	130/2025/NQ-HĐQT	17/4/2025	Promulgation of the Regulation on Network Management at VAB	100%
18.	134/2025/QĐ-HĐQT	18/4/2025	Approval of the issuance plan, capital utilization plan, and debt repayment plan from the proceeds of the public bond offering, registration, and listing	100%

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
			of VAB bonds	
19.	135/2025/NQ-HĐQT	18/4/2025	Approval of VAB's 2024 Annual Report	100%
20.	136/2025/NQ-HĐQT	19/4/2025	Approval of the establishment of the Shareholder Eligibility Verification Committee for the 2025 AGM	100%
21.	138/2025/NQ-HĐQT	21/4/2025	Approval of the plan to list VAB shares on the Ho Chi Minh Stock Exchange (HOSE)	100%
22.	141/2025/NQ-HĐQT	23/4/2025	Approval of the listing application dossier for VAB shares on the Ho Chi Minh Stock Exchange (HOSE)	100%
23.	150/2025/NQ-HĐQT	06/5/2025	Promulgation of the Procurement Regulations at VAB	100%
24.	151/2025/QĐ-HĐQT	08/5/2025	Promulgation of the Charter, Internal Governance Regulations, and Regulations on the Organization and Operation of the Board of Directors at VAB	100%
25.	157/2025/QĐ-HĐQT	09/5/2025	Approval of the reference price determination method for VAB shares on the first trading day on HOSE	100%
26.	159/2025/NQ-HĐQT	14/5/2025	Adjustment of assignments and responsibilities regarding the governance and supervision of the Bank's operations	100%
27.	161/2025/NQ-HĐQT	15/5/2025	Approval of the application dossier for the public offering of VAB bonds	100%
28.	162/2025/QĐ-HĐQT	16/5/2025	Establishment of the Sustainable Development (ESG) Project Committee	100%
29.	166/2025/NQ-HĐQT	20/5/2025	Promulgation of the Periodic Staff Performance Evaluation Regulation at Vietnam Asia Commercial Joint Stock Bank	100%
30.	171/2025/NQ-HĐQT	26/5/2025	Implementation of the 2025 Charter Capital Increase – Phase 1, in accordance with the plan to issue shares to increase share capital from owner's equity.	100%
31.	172/2025/NQ-HĐQT	29/5/2025	Approval of the credit card limit increase for Mr. Nguyễn Văn Thành – Member of the Supervisory Board.	100%
32.	177/2025/NQ-HĐQT	09/6/2025	Approval of amendments and updates to Appendices No. 01, 02, and 03 attached to the 2025 Charter Capital Increase	100%

No.	Resolution/Decision No.	Date	Summary/Excerpt	Approval Rate
			Plan – Phase 1 of VAB.	
33.	178/2025/NQ-HĐQT	13/6/2025	Approval of the proposed remedial plan in case of early intervention as prescribed by the 2024 Law on Credit Institutions.	100%
34.	181/2025/NQ-HĐQT	20/6/2025	Approval of the budget and uniform design for VAB staff in 2025.	100%

III. Supervisory Board

1. Information about the members of the Supervisory Board

The Supervisory Board of VAB for the 2023-2028 term now consists of three (03) members, as follows:

No.	Member	Position	Start/End Date of Membership	Educational Background
1	Mrs. Nguyen Kim Phuong	Head of the Supervisory Board	Re-elected as Head of the Supervisory Board from April 28, 2023	Bachelor of Economics
2	Mr. Nguyen Van Thanh	Member of the Supervisory Board	Elected as a member of the Supervisory Board from April 28, 2023	Bachelor of Economics
3	Mr. Tran Ngoc Hai	Member of the Supervisory Board	Elected as a member of the Supervisory Board from April 26, 2024	Master of Economics

2. Meetings of the Supervisory Board

No.	Member	Number of Meetings Attended	Attendance Rate	Voting Rate	Reason for Non-attendance
1	Mrs. Nguyen Kim Phuong	02/02	100%	100%	
2	Mr. Nguyen Van Thanh	02/02	100%	100%	
3	Mr. Tran Ngoc Hai	02/02	100%	100%	

3. Supervisory Board's monitoring activities over the Board of Directors, Board of Management, and Shareholders

- The Supervisory Board regularly monitors and periodically reviews the activities of the BOD and the business operations of the Board of Management, conducts reviews and appraisals of quarterly and annual financial statements submitted to the AGM. The Supervisory Board

participates in BOD meetings, providing opinions, comments, and recommendations to both the BOD and the Executive Board, and submits supervision reports during regular BOD meetings.

- The Supervisory Board oversees compliance with legal regulations, the guidance of the State Bank of Vietnam, and the Bank's Charter in relation to governance and management activities.

- The Supervisory Board conducts ongoing supervision of the Board of Management's operations.

- The Supervisory Board monitors the activities of the Internal Audit Department to independently and objectively assess the internal control system.

- The Supervisory Board tracks and updates the status of share transfers on the UPCoM exchange on a quarterly basis via the Vietnam Securities Depository and Clearing Corporation (VSDC) and also monitors and assists shareholders with changes to shareholder information, reissuance of share ownership certificates, and other matters relating to shares and shareholders.

4. Coordination between the Supervisory Board and the activities of the Board of Directors, Board of Management, and other managers

- Provided feedback on several internal regulations of VAB, such as the Regulation on Secured Lending, the Regulation on Guarantees, the Regulation on Branch Network Management, and the Regulation on Periodic Staff Evaluation, among others.

- Conducted inspections, reviews, and assessments of existing shortcomings and limitations as consolidated from business units through internal audit activities and the quarterly reporting system; submitted reports and recommendations to the BOD and the Board of Management.

IV. Board of Management

No.	Member	Date of Birth	Educational Background	Appointment/Dismissal Date
1	Mr. Nguyen Van Trong	01/01/1970	Master's Degree	Appointed: 01/5/2020
2	Mr. Tran Tien Dung	19/08/1962	Bachelor's Degree	Appointed: 26/6/2018
3	Mr. Bui Xuan Dung	15/10/1976	Master's Degree	Appointed: 07/10/2024
4	Mr. Pham Linh	27/10/1974	Doctor's Degree	Appointed: 05/6/2014 Relieved from duty: 11/01/2025

V. Chief Accountant.

Name	Date of Birth	Educational Background	Appointment Date
Mr. Nguyen Thanh Cong	21/01/1983	Bachelor's Degree	07/9/2021

VI. Corporate Governance Training

Training courses on corporate governance attended by members of the BOD, the Supervisory Board, General Director, and other managers as required by corporate governance

regulations: None.

VII. List of related parties of the listed company in accordance with Clause 34, Article 6 of the Securities Law and transactions involving related parties of VAB with VAB itself

1. List of related parties of VAB (see Appendix 01).

2. Transactions between VAB and related parties of VAB; or transactions between VAB and major shareholders, insiders, and related parties of insiders (see Appendix 02).

3. Transactions between insiders of the listed company and its subsidiaries or entities under VAB's control:

- None.

4. Transactions between VAB and other parties:

4.1. Transactions between VAB and companies where members of the BOD, the Supervisory Board, or General Director have been or are currently founding members, members of the Board of Directors, or General Director within the last three (03) years (as of the reporting date):

- None.

4.2. Transactions between VAB and companies where related parties of members of the BOD, the Supervisory Board, or General Director are members of the BOD or General Director:

- None.

4.3. Other transactions of VAB (if any) that may provide material or immaterial benefits to members of the BOD, Supervisory Board, or General Director:

- None.

VIII. Share Transactions of Insiders and Related Parties

1. List of insiders and related parties of insiders (see Appendix 03).

2. Transactions of insiders and related parties involving VAB shares:

No.	Transacting Party	Relation to Insider	Shares Held at the Beginning of the Period (as of December 31, 2024)		Shares Held at the End of the Period (as of June 30, 2025)		Reason for Increase/ Decrease
			Number of Shares	Percentage (%)	Number of Shares	Percentage (%)	
1	Viet Phuong Investment Group Joint Stock Company	Mr. Phuong Thanh Long – Chairman of the Board of Directors of VAB, is the biological nephew of the Chairman of the Board of Directors of Viet Phuong Investment Group Joint Stock Company	65.913.130	12,21%	48.913.130	9,06%	Sold shares

2	Cu Chi Industrial and Commercial Development JSC	Mr. Phan Văn Toi – Vice Chairman of VAB’s Board of Directors and Chairman of the Board of Cù Chi Industrial and Commercial Development JSC	6.467.319	1,19%	5.550.419	1,03%	Sold shares
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IX. Other Notes

None.

Respectfully submitted./.

Recipients:

- As addressed
- Archives: Office, Legal, Administration

CHAIRMAN OF THE BOARD OF
DIRECTORS



PHUONG THANH LONG

APPENDIX 01

LIST OF RELATED PARTIES OF VAB

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
I INTERNAL MEMBERS OF VAB									
BOARD OF DIRECTORS									
1	Mr. Phuong Thanh Long		Chairman, Legal Representative			04/01/2021			Internal
2	Mr. Phan Van Toi		Vice Chairman			28/02/2007			Internal
3	Mr. Tran Tien Dung	003C003958	Member, Deputy General Director			26/04/2018			Internal
4	Mr. Nguyen Hong Hai	813367	Member			20/06/2020			Internal
5	Mr. Le Hong Phuong		Independent Member			28/4/2023			Internal
6	Mr. Nguyen Van Trong		Member			01/5/2020			Internal
7	Mr. Thai Nguyen		Independent			26/4/2025			Internal

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
	Hoang Nha		t Member						

SUPERVISORY BOARD

1	Ms. Nguyen Kim Phuong	021C153324	Head of the Supervisory Board			24/4/2015			Internal
2	Mr. Nguyen Van Thanh		Member of the Supervisory Board			28/4/2023			Internal
3	Mr. Tran Ngoc Hai		Member of the Supervisory Board			26/4/2025			Internal

BOARD OF MANAGEMENT

1	Mr. Nguyen Van Trong		General Director			01/5/2020			Internal
2	Mr. Pham Linh		Deputy General Director			05/6/2014	11/01/2025		Internal
3	Mr. Tran Tien Dung		Deputy General			26/4/2018			Internal

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
4	Mr. Bui Xuan Dung		Deputy General Director			07/10/2025			Internal
CHIEF ACCOUNTANT									
I	Mr. Nguyen Thanh Cong		Chief Accountant			08/9/2021			
II	SUBSIDIARY COMPANY								
I	VAB Debt Management and Asset Exploitation Company Limited (AMC VAB)					27/12/2010			Subsidiary Company
III	MAJOR SHAREHOLDER								
I	Viet Phuong Investment Group Joint Stock					01/11/2010			Major Shareholder

No.	Organization /Individual Name	Securities Trading Account (if any)	Position at VAB (if any)	ID Number, Date of Issue, Place of Issue	Head Office/Contact Address	Date of Becoming a Related Party	Date of Ceasing to Be a Related Party	Reason	Relationship with VAB
	Company								
IV	VAB HOLDS MORE THAN 10% OF THE VOTING SHARES IN THE ORGANIZATION								
1	Hung Vuong Insurance Corporation					19/5/2008			VAB holds 11% of the voting shares

APPENDIX 02
TRANSACTIONS BETWEEN VAB AND RELATED PARTIES OF VAB; OR BETWEEN VAB AND MAJOR SHAREHOLDERS, INSIDERS, OR RELATED PARTIES OF INSIDERS

No.	Name of Organization/ Individual	Relationship with the Company	ID, Date of Issue, Place of Issue	Address	Time of Transactions with the Company	Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors	Content, Quantity, Total Value of Transaction	Note
1.	Phuong Thanh Long	Insider			26/01/2024	214/2023/NQ-HDQT dated 25/10/2023 regarding approval of credit card limit transactions for customers under Article 126 of the Law on Credit Institutions at VAB	Details: International Visa Credit Card Quantity: 01 Card Limit: 300,000,000 VND	
2.	Nguyen Kim Phuong	Insider			TDND: 16/01/2024 VISA: 20/01/2024	04/2024/NQ-HDQT dated 05/01/2024 regarding approval of credit card limit transactions for insiders of VAB	Details: Domestic Credit Card, International Visa Credit Card Quantity: 02 Card Limits:- Domestic Credit Card: 100,000,000 VND- VISA: 150,000,000 VND	
3.	Nguyen Van Thanh	Insider			TDND: 16/01/2025 VISA: 20/01/2025	04/2024/NQ-HDQT dated 05/01/2025 regarding approval of credit card limit transactions for insiders of VAB; 172/2025/NQ-HDQT dated	Details: Domestic Credit Card, International Visa Credit Card Quantity: 02 Card Limits until 28/5/2025: - Domestic Credit Card: 100,000,000 VND- VISA: 100,000,000 VND Card Limits from 29/5/2025:	

No.	Name of Organization/ Individual	Relations hip with the Company	ID, Date of Issue, Place of Issue	Address	Time of Transactions with the Company	Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors	Content, Quantity, Total Value of Transaction	Note
						29/5/2025 v/v Increasing card limits for Mr. Nguyen Van Thanh	- Domestic Credit Card: 300,000,000 VND- VISA: 300,000,000 VND	
					28/02/2025	04/2024/NQ-HDQT dated 05/01/2024 regarding approval of credit card limit transactions for insiders of VAB	Details: Domestic Credit Card Quantity: 01 Card Limit: 100,000,000 VND	
4.	Nguyen Thanh Cong	Insider			03/01/2025	296/2024/NQ-HDQT dated 28/12/2024 v/v Approving of the credit transaction between VAB and customer Mr. Nguyen Thanh Cong – Chief Accountant of VAB	Details: Consumer loan/purchase/investment in accordance with VAB's retail lending product regulations. Loan amount: VND 2,126,668,000.	
5.	Hung Vuong Insurance Corporation	Related Party			07/02/2025 to 31/12/2025	34/2025/NQ-HDQT dated 07/02/2025 regarding approval of transactions, contracts/appendices for 2025–2025 insurance services	Content: Fire, motor vehicle, and money insurance for 2025–2025 Quantity: 03 products/services Value: 1,498,987,688 VND	

No.	Name of Organization/ Individual	Relations hip with the Company	ID, Date of Issue, Place of Issue	Address	Time of Transactions with the Company	Resolution No. or Decision No. Approved by General Meeting of Shareholders/ Board of Directors	Content, Quantity, Total Value of Transaction	Note
6.	Tran Ngoc Hai	Insider			17/6/2025	126/2025/NQ-HDQT dated 13/06/2025 regarding approval of credit card limit transactions for insiders of VAB	Details: Domestic Credit CardQuantity: 01 Cardlimit: 100,000,000 VND	
7.	Bui Xuan Dung	Insider			13/11/2025	249/2025/QĐ-HDQT dated 08/11/2025 regarding approval of credit card limit transactions for insiders	Details: International Visa Credit CardQuantity: 01 Cardlimit: 200,000,000 VND	
8.	Hung Vuong Insurance Corporation	Related Party			20/12/2025 to 19/12/2025	291/2025/QĐ-HDQT dated 20/12/2025 regarding approval of the insurance contract for VAB staff and their relatives for 2025	Details: Accident and health insurance for VAB staff and their relatives (VietABankCare) for 2025 Quantity: 01 product/service Value: Maximum 3.46 billion VND	

APPENDIX 03

LIST OF INSIDERS AND RELATED PARTIES OF INSIDERS

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
1	Phuong Thanh Long		Chairman of the BOD, Legal Representative			0.000	0.00%	
1.1	Phuong Huu Linh					0.000	0.00%	Father
1.2	Luong Thi Linh					1,280,363	0.24%	Mother
1.3	Phuong Thuy Lien					0.000	0.00%	Elder Sister Brother-in-law
1.4	Nguyen Xuan Dung					0.000	0.00%	(husband of Mrs. Lien)
1.5	Phuong Minh Luan					0.000	0.00%	Elder Brother
1.6	Nguyen Phuong Hanh					0.000	0.00%	Sister-in-law (wife of Mr. Luan)
1.7	Pham Hoang Anh					0.000	0.00%	Wife
1.8	Phuong Khanh An					0.000	0.00%	Daughter
1.9	Phuong Thao Anh					0.000	0.00%	Daughter
1.10	Phuong Hien Anh					0.000	0.00%	Daughter
1.11	Phuong Ha Anh					0.000	0.00%	Daughter
1.12	Pham Tuan Anh					0.000	0.00%	Father-in-

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
1.13	Hoang Thuy Chung					0.000	0.00%	Mother-in-law
2	Phan Van Toi		Vice Chairman of the BOD			0.000	0.00%	
								Father
								Mother
								Father-in-law
2.1	Phan Van Dum							Mother-in-law
2.2	Nguyen Thi Ut							Mother-in-law
2.3	Lam Van Roi							Mother-in-law
2.4	Ngo Thi Manh							Mother-in-law
2.5	Lam Thi Thu Huong					52.221	0,01%	Wife
2.6	Phan Thi Bich Chi					0.000	0.00%	Daughter
2.7	Le Luong Tam					0.000	0.00%	Son-in-law (Husband of Bich Chi)
2.8	Phan Lam Xuan Mai					0.000	0.00%	Daughter
2.9	Nguyen Thanh Tung							Son-in-law (Husband of Xuan Mai)
2.9	Phan Thi Lan							Younger sister
2.10	Phan Van Noi							Younger brother
2.11	Doan Thi Lung					0.000	0.00%	Sister-in-law (Wife of Noi)

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
2.12	Cu Chi Industrial & Commercial Development JSC					5.550.419	1,19%	Chairman of the Board of Directors
2.13	Hoc Mon Food Processing JSC					0.000	0.00%	Board Member
2.14	Tay Bac Construction Development JSC					0.000	0.00%	Chairman of the Board
3	Tran Tien Dung		Board Member, Deputy General Director, and VAB Corporate Governance Manager			5.492.760	1,02%	
3.1	Tran Minh Thong							Father
3.2	Ninh Thi Chieu							Mother
3.3	Tran Thi Minh Thu					0	0.00%	Elder Sister
3.4	Nguyen Gia Sao					0	0.00%	Brother-in-law (Husband of Minh Thu)
3.5	Tran Minh Dong					0	0.00%	Elder Brother
3.6	Mai Xuan Nghia					0	0.00%	Sister-in-law (Wife of Minh Dong)

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
3.7	Tran Minh Thanh					0	0.00%	Elder Sister
3.8	Bui Duy Thom							Brother-in-law (Husband of Minh Thanh)
3.9	Tran Minh Ha					0	0.00%	Younger Sister
3.10	Le Mau Lam					0	0.00%	Brother-in-law (Husband of Minh Ha)
3.11	Lam Nhat Phuong					0	0.00%	Wife
3.12	Tran Nhat Nam Phuong					0	0.00%	Daughter
3.13	Tran Nhat Phuong Vy					0	0.00%	Daughter
3.14	Tran Duc Anh					0	0.00%	Son
3.15	Lam Van Tho					0	0.00%	Father-in-law
3.16	Bui Thu Van					0	0.00%	Mother-in-law
3.17	VAB Debt Management and Asset Exploitation Co., Ltd.					0	0.00%	Member of the Board
4	Nguyen Hong Hai		Board Member, Authorized			0	0.00%	

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			Disclosure Officer					
4.1	Nguyen Nhu Muc							Father
4.2	Pham Thi Tam							Mother
4.3	Trinh Kim Dung					0	0.00%	Mother-in-law
4.4	Ngo Tuan Kiep							Father-in-law
4.5	Ngo Thu Huong					0	0.00%	Wife
4.6	Nguyen Duy Anh					0	0.00%	Son
4.7	Nguyen Hoang Long					0	0.00%	Son
4.8	Nguyen Hong Giang					0	0.00%	Younger Brother
4.9	Nguyen Thu Ha					0	0.00%	Younger Sister
4.10	Nguyen Thi Anh					0	0.00%	Sister-in-law
4.11	Lai Anh Tuan					0	0.00%	Brother-in-law
4.12	VAB Debt and Asset Management One Member LLC					0	0.00%	Chairman, Director
5	Le Hong Phuong		Independent Board Member			0.000	0.00%	
5.1	Le Viet Hung					0.000	0.00%	Father
5.2	Pham Thi Loc					0.000	0.00%	Mother
5.3	Nguyen Van Duc					0.000	0.00%	Father-in-

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5.4	Tran Thu An					0.000	0.00%	Mother-in-law
5.5	Nguyen Tran Phuong My					0.000	0.00%	Wife
5.6	Le Nguyen Phuong Linh					0.000	0.00%	Daughter
5.7	Le Thanh Tung					0.000	0.00%	
5.8	Le Tien Dung							Elder Brother
5.9	Pham Thi Oanh					0.000	0.00%	Sister-in-law
5.10	Le Hong Phong					0.000	0.00%	Elder Brother
5.11	Nguyen Thi Thanh					0.000	0.00%	Sister-in-law
5.12	Le Thi Bich Ngoc					0.000	0.00%	Elder Sister
5.13	Doan Van Hong					0.000	0.00%	Brother-in-law
5.14	Makara Fund Management JSC					0.000	0.00%	CEO
5.15	Newtechco JSC					0.000	0.00%	CEO
6	Nguyen Van Trong		Member of BOD, General Director			0	0.00%	

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6.1	Nguyen Van Tu							Father
6.2	Nguyen Thi Nguyen					0	0.00%	Mother
6.3	Thai Thi Hong Phuong					0	0.00%	Wife
6.4	Nguyen Thai Tuan					0	0.00%	Child
6.5	Nguyen Thao Phuong					0	0.00%	Child
6.6	Nguyen Thi Kinh					0	0.00%	Older Sister
6.7	Nguyen Thi Dai					0	0.00%	Younger Sister
6.8	Phung Van Trung					0	0.00%	Brother-in-law (Husband of Mrs. Dai)
6.9	Nguyen Thi Ly					0	0.00%	Younger Sister
6.10	Nguyen Van So					0	0.00%	Brother-in-law (Husband of Mrs. Ly)
6.11	Nguyen Van Thuyet					0	0.00%	Younger Brother
6.12	Nguyen Thu Hang					0	0.00%	Sister-in-law (Wife of Mr. Thuyét)
6.13	Bui Thi An					0	0.00%	Mother-in-law
6.14	Thai Minh Hai							Father-in-law

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7	Thai Nguyen Hoang Nha		Independent Member of BOD			0	0.00%	
7.1	Nguyen Phuong Thao					0	0.00%	Wife
7.2	Thai Bao Ngoc					0	0.00%	Daughter
7.3	Thai Bao Long					0	0.00%	Son
7.4	Thai Van Do					0	0.00%	Father
7.5	Nguyen Thi Lien					0	0.00%	Mother
7.6	Nguyen Van Canh					0	0.00%	Father-in-law
7.7	Duong My Linh					0	0.00%	Mother-in-law
8	Nguyen Kim Phuong		Head of the Supervisory Board			1.280	0,000237 %	
8.1	Nguyen Van Tam							Father
8.2	Nguyen Kim Em					0	0%	Mother
8.3	Nguyen Thanh Tung					0	0%	Younger Brother
8.4	Nguyen Thanh Son					0	0%	Younger Brother
8.5	Nguyen Thi Kim Xuan					0	0%	Younger Sister
8.6	Nguyen Thanh Long					0	0%	Younger Brother
8.7	Nguyen Thi Nga							Sister-in-law
8.8	Nguyen Thi Kim					0	0%	Sister-in-law

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	Loan							law
8.9	Phan Van Cuong							Brother-in-law
9	Nguyen Van Thanh		Member of the Supervisory Board			0	0%	
9.1	Nguyen Van Chin					0	0%	Father
9.2	Nguyen Thi My					0	0%	Mother
9.3	Nguyen Thi Ngoc Do					0	0%	Younger Sister
9.4	Nguyen The Loc					0	0%	Brother-in-law (Husband of Mrs. Ngoc Do)
9.5	Nguyen Van Huy					0	0%	Younger Brother
10	Tran Ngoc Hai		Member of the Control Board from 26/4/2024			0	0%	
10.1	Tran Ngoc Kien							Father
10.2	Cao Thi Minh							Mother
10.3	Tran Thi Kim Yen					0	0%	Older Sister
10.4	Nguyen Van Them					0	0%	Brother-in-law

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								(Husband of Mrs. Yen)
10.5	Tran Ngoc Dung					0	0%	Older Brother
10.6	Tran Ngoc Tuan					0	0%	Older Brother
10.7	Le Thi Hong Hanh					0	0%	Sister-in-law (Wife of Mr. Tuan)
10.8	Tran Thi Kim Loan					0	0%	Older Sister
10.9	Pham Tan Tuoc							Brother-in-law (Husband of Mrs. Loan)
10.10	Tran Thi Kim Phuong (Miami Mari)					0	0%	Older Sister (Residing in Japan)
10.11	Minami Toru					0	0%	Brother-in-law (Husband of Mrs. Phuong)
10.12	Tran Thi Kim Lien					0	0%	Older Sister (Residing in Canada)
10.13	Nguyen Dang Ngan					0	0%	Brother-in-law (Husband of



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No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at VAB (if any)	ID Card/Passport No./ Date of Issue/ Place of Issue	Contact Address	Shares Owned at End of Period	Shareholding Percentage at End of Period (%)	Notes
10.14	Tran Thi Kim Thanh					0	0%	Mrs. Lien) Older Sister
10.15	Nguyen Cong Khoang					0	0%	Brother-in-law (Husband of Mrs. Thanh)
11	Pham Linh		Deputy General Director until 11/01/2025			0	0.00%	
11.1	Pham Toa					0	0.00%	Father
11.2	Phan Thi Hong					0	0.00%	Mother
11.3	Le Thi Kim Loan					0	0.00%	Wife
11.4	Pham Hong Thuy					0	0.00%	Younger Sister
11.5	Pham Le Anh Thu					0	0.00%	Child
11.6	Pham Nguyen Chuong					0	0.00%	Child
11.7	Le Hua							Father-in-law
11.8	Tran Thi Vien					0	0.00%	Mother-in-law
11.9	Vu Minh Thanh					0	0.00%	Brother-in-law (Husband of Mrs. Thuy)
11.10	Hung Vuong					0	0.00%	Board

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	Insurance Corporation							Membership
12	Bui Xuan Dung		Deputy General Director			0.000	0.00%	
12.1	Vu Khanh Ly					0	0.00%	Wife
12.2	Bui Xuan Tam					0	0.00%	Father
12.3	Ngo Nguyet Nga					0	0.00%	Mother
12.4	Vu Dinh Tien							Father-in-law
12.5	Hoang Thi Chinh					0	0.00%	Mother-in-law
12.6	Bui Thuc Anh					0	0.00%	Older Sister
12.7	Bui Thi Tuyet Minh					0	0.00%	Older Sister
12.8	Bui Xuan Toan					0	0.00%	Younger Brother
12.9	Mai Nam Thang					0	0.00%	Brother-in-law
12.10	Nguyen Hai Dang					0	0.00%	Brother-in-law
12.11	Bui Yen Chi					0	0.00%	Daughter
12.12	Bui Yen Trang					0	0.00%	Daughter
12.13	Bui Yen Bao Tran					0	0.00%	Daughter
13	Nguyen Thanh Cong		Chief Accountant ; Deputy Director in charge of the Finance			0	0.00%	

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			Division					
13.1	Nguyen Thien De					0	0.00%	Father
13.2	Luu Thi Trang					0	0.00%	Mother
13.3	Nguyen Thi Thanh Van					0	0.00%	Wife
13.4	Nguyen Hai Phong					0	0.00%	Son
13.5	Nguyen Quynh Chi					0	0.00%	Daughter
13.6	Nguyen Thi Phuong Nhung					0	0.00%	Younger Sister
13.7	Nguyen The Vinh					0	0.00%	Brother-in-law
13.8	Nguyen Viet Can					0	0.00%	Father-in-law
13.9	Nguyen Thanh Lan					0	0.00%	Mother-in-law