

No: 232/HĐQT

Hanoi, July 27, 2020

TRANSLATION

**CORPORATE GOVERNANCE REPORT
(1H2020)**

Respectfully to: **The State Securities Commission
Hanoi Stock Exchange**

Company name: **Saigon – Hanoi Commercial Joint-Stock Bank**
Head-office's address: **No 77 Tran Hung Dao Street, Hoan Kiem District, Hanoi**
Telephone: **04 3942 3388** **Fax: 04 3941 1086**
Charter capital: **VND 17,558,331,260,000**
Stock code: **SHB**

I. Activities of the General Meeting of Shareholders

Information on meetings and Resolutions/Decisions of the General Meeting of Shareholders (including resolutions of the General Meeting of Shareholders passed in the form of written opinions).

No	Resolution No.	Date	Description
1	01/NQ-DHDCD	15/06/2020	<ol style="list-style-type: none">1. Approve the Report on task performance in 2019 and action plan in 2020 of the BOD of SHB;2. Approve the Report on SHB's business performance in 2019 and development plan for 2020;3. Approve the Report of the Supervisory Board on SHB's financial audit results in 2019, Supervisory Board's activities in 2019 and action plan in 2020;4. Approve 2019's profit distribution and provision plan;5. Approve the Charter capital increase in 2020;6. Approve the amendment and supplement to SHB's Charter and Regulation on the organization and operations of

			<p>the Supervisory Board;</p> <p>7. Approve the dismissal of BOD members, Supervisory Board members, and change in SB composition for 2017-2022 term;</p> <p>8. Approve the withdrawal of SHB's capital at SHBFC;</p> <p>9. Approve the transfer of SHB share to be listed on HCMC Stock Exchange;</p> <p>10. Approve the selection of independent auditor to conduct the audit on SHB financial statements in 2010;</p> <p>11. Approve the selection of Ms. Nguyen Thi Hoat as a member of the Board of Directors.</p>
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II. Operations of the Board of Directors (BOD):

1. Information about members of BOD

No.	BOD's member	Position	Day becoming/no longer member of the BOD	Number of attendance	Percentage	Reason for absence
1	Mr. Do Quang Hien	Chairman	Appointed on 27/04/2017	2/2	100%	
2	Mr. Vo Duc Tien	Vice Chairman	Appointed on 27/04/2017	2/2	100%	
3	Mr. Nguyen Van Le	BOD member cum CEO	Appointed on 27/04/2017	2/2	100%	
4	Mr. Thai Quoc Minh	BOD member	Appointed on 27/04/2017	1/2	50%	Stayed abroad as a result of Covid-19
5	Mr. Do Quang Huy	BOD member	Dismissed on 15/06/2020	1/2	50%	

6	Mr. Pham Cong Doan	BOD member	Appointed on 27/04/2017	2/2	100%	
7	Ms. Nguyen Thi Hoat	BOD member	Appointed on 15/06/2020	1/2	50%	
8	Mr. Trinh Thanh Hai	BOD independent member	Appointed on 23/04/2018	2/2	50%	

2. Supervision by the BOD over the Board of Management (BOM):

The Board of Directors was elected and delegated by the General Meeting of Shareholders to carry out corporate governance tasks. The Board of Directors always strictly followed all operations of the Bank, supervised the Board of Management in implementing guidelines and policies passed by Annual General Shareholder Meeting and Board of Directors. Accordingly, SHB focused on promoting the market share of the Bank's core businesses while applying strict risk control and management system wide. In addition, the Board of Directors also requested the Board of Management to direct the prompt recovery of bad debts, overdue debts, strengthening the pre-, during and post-lending inspection to minimize new bad debts, raise credit quality throughout the system to ensure the stability, sustainable development and completion of plans assigned by the General Meeting of Shareholders.

The Board of Directors regularly participated in meetings with the Board of Directors and business units in the system to grasp the business operation of the units, thereby promptly removed difficulties and created motivation for business development. In addition, the Committees under the Board of Directors frequently reported to the Board all issues within their responsibilities to ensure the most comprehensive information provision to the Board of Directors and compliance with laws and resolutions of General Meeting of Shareholders.

The Board of Directors has assigned specific tasks to each of its member. Each BOD member is assigned with governance tasks in critical areas of the Bank in order to give timely direction to Board of Management for operation adjustment from time to time for the ultimate purpose of fulfilling business plan set by the General Meeting of Shareholders.

3. Activities of the BOD's committees:

3.1. HR Committee

HR Committee is an advisory unit to support the BOD in performing tasks concerning human resources management and remuneration, and other HR related tasks in

accordance with the Regulation on the organization and operations of HR Committee. Key tasks of the HR Committee in 1H2020 include:

- Gave opinion on the organization structure of functional divisions at SHB HO;
- Advised the BOD in appointment of positions under BOD's authority;
- Advised the BOD in issuance of regulations and policies in HR management in accordance with provisions of laws and Charter of SHB;
- Conducted comprehensive supervision and assessment of HR activities and risks in accordance with the business development strategy of SHB;
- Proactively proposed personnel arrangement and backup plan in response to Covid-19 pandemic, ensuring business continuity and efficiency.

3.2. Risk Management Committee:

Risk Management Committee is organized and performs under Regulations on organization and functions of Risk Management Committee developed and issued by the BOD. Key tasks of the Risk Management Committee in 1H2020 include:

- Directly commented on building and approving the adjustment of risk appetite to submit to BOD for approval in accordance with the new regulations of SBV and SHB's business activities; in addition to commenting on the new risk appetite, Risk Management Committee has also contributed comments and approved credit and operational risk limits for CEO to promulgate under CEO's authority;
- Conducted the monitoring of impact assessment implementation; developed and adjusted SHB's internal regulations to ensure compliance with Circular 22/2019/TT-NHNN of SBV;
- Proactively reported on impact assessment of the Covid-19 pandemic on SHB's business activities and proposed responsive solutions for BOD's consideration.

3.3. Assets and Liabilities Management Committee (ALCO):

- ALCO is responsible for giving advice to the BOD on the scale, structure and growth of SHB's assets and liabilities in line with the scale of its operation and development strategy in each period; Forecasted and timely responded to market changes; Reviewed and ensured prudential ratios and limits in business activities according to regulations of SBV and SHB.
- Advised the BOD on the development of market development strategies, fund management policies, liquidity risk management, market risk management policies, etc.

3.4. Other Committees:

- Investment Committee: Advised the BOD on investment activities; Appraised investment plans and allocated investment in allowed sectors to increase income and profits for SHB;

- Problem Loan Management and Collection Committee: Advised the BOD in developing measures to prevent and mitigate overdue and non-performing loans in order to achieve goals of safe and effective operation of SHB; Directed debt management and handling throughout the system, approved measures to handle problem loans, organized the development of problem loans prevention and handling strategies in the entire Bank.
- Credit Committee: Advised the BOD in targeted structure of the loan portfolio of the bank by sectors, products or geographic locations; Approved credit policies including interest rates, fees, credit conditions, credit risk prevention measures applied to each type of customers and related parties; Approved loans exceeding the approval limit of the CEO such as loans exceeding 10% of SHB's equity and other loans exceeding credit limits.

4. Resolutions of the BOD:

No	Resolution No.	Date	Description
1	01/NQ- HDQT	09/01/2020	Finalization of list of shareholders to pay 2017, 2018 dividends in the form of share, and the rights to purchase, rights to nominate candidates for the supplementation of BOD members in the 2017-2022 term
2	02/NQ- HDQT	30/01/2020	Approval on the plan to buy back SHB bonds, which have been issued to SCB
3	03/NQ- HDQT	21/02/2020	Signing of the amended loan contract with Commerzbank AG and approval on the loan use plan
4	04/NQ- HDQT	21/02/2020	Making the list of shareholders and organization of the 2020 AGM
5	05/NQ- HDQT	21/02/2020	Changes in Council of Members and Supervisory Board of SHBFC for the 2016-2021 term
6	06/NQ- HDQT	02/03/2020	Approval on the opening of L/C to T&T Group
7	07/NQ- HDQT	13/03/2020	Determination of custody securities type
8	08/NQ- HDQT	18/03/2020	Approval on the nomination of candidates for the supplementation of BOD members in the 2017-2022 term
9	09/NQ- HDQT	18/03/2020	Transfer of SHB Hanoi's transaction offices management unit to other branches
10	10/NQ- HDQT	20/03/2020	Handling of non-issued shares and extension of distribution time of the public issuance tranche
11	11/NQ- HDQT	09/04/2020	Agree on the decrease in BOD's remuneration due to Covid-19 impacts
12	11.1/NQ-HDQT	14/04/2020	Approval on the first issuance of shares in 2020 of SHB

13	12/NQ- HDQT	16/04/2020	Cancellation of the list of shareholders entitled to attend the 2020 AGM made on 16/3/2020 and re-approval of the last registration date, and date of organizing 2020 AGM.
14	13/NQ- HDQT	16/04/2020	Handling odd shares, un-issued shares of the public share issuance tranche
15	14/NQ- HDQT	12/05/2020	Establishment of Shareholders' eligibility inspection board of the 28 th AGM
16	15/NQ- HDQT	27/05/2020	Determination of custody securities type
17	16/NQ- HDQT	29/05/2020	Agree on the decrease in BOD's remuneration in May due to Covid-19 impacts
18	17/NQ- HDQT	12/06/2020	Approval on the second issuance of shares in 2020 of SHB

III. Supervisory Board:

1. Information about members of Supervisory Board:

No.	Members of Supervisory Board	Position	Day becoming/no longer member of the BODs	Number of attendance	Percentage	Reason for absence
1	Mr. Pham Hoa Binh	Head	Appointed on 27/04/2017	2/2	100%	
2	Ms Nguyen Thi Hoat	Deputy Head	Appointed on 27/04/2017	2/2	100%	
3	Mr Nguyen Huu Duc	Member	Appointed on 27/04/2017	2/2	100%	
4	Ms Le Thanh Cam	Member	Appointed on 27/04/2017	2/2	100%	
5	Ms Pham Thi Bich Hong	Member	Appointed on 27/04/2017	2/2	100%	

2. Surveillance activities of the Supervisory Board toward the Board of Directors, Board of Management and shareholders

2.1. Board of Directors:

- The BOD has fully exercised its powers and duties as provided for in: Article 45 (Powers and duties of the BOD), Article 47 (concerning the Chairman), Article 48 (concerning BOD members) of SHB's Charter; Article 2 (fundamental governance principles), Item 2, Article 4 (Governance structure), Article 15 (order of organizing BOD meetings), Article 17 (authority and BOD opinions collection in written form),

Article 18 (Resolutions and Decisions of the BOD), Article 27, Article 28 on coordination mechanism among the BOD, Supervisory Board and CEO of SHB's Regulation on Governance, promulgated along with Decision No. 262/QD-HDQT dated 26/6/2018; complied with SHB's Regulation on the organization and operations of the BOD, promulgated along with Decision No. 263/QD-HDQT dated 26/6/2018 of SHB's BOD; performed assigned tasks with high responsibility and effectiveness in SHB's corporate governance.

- Right from the beginning of 2020, the BOD has determined the orientation, strategy, medium and long-term development plans, as well as 2020 business plan of SHB, and other duties and powers in accordance with SHB's Charter and applicable law. Directed the entire SHB system to operate in accordance with the major orientations set out by the BOD, including: implementing effective business solutions in accordance with market developments in order to complete business targets by 2020, as well as to achieve SHB's long-term goals from now until 2025; implementing the strategy of modernizing banking technology, software programs to develop banking products with modern technology, in line with the trend of the 4.0 revolution; completing the Bank's organizational structure in a streamlined, compact, and transparent manner, ensure business efficiency and safety, completing the Risk Management Framework according to Basel II standards; complying with corporate governance regulations in accordance with international standards.
- Based on their assigned tasks, BOD members exercised their rights and obligations to supervise and administer all activities of the Bank in each specific assigned field; thus, proposed to the BOD to adjust specific policies and directions for implementation as a basis for BOM to implement.
- The BOD conducted quarterly meetings as regulated and attended meetings with BOM to direct SHB's business activities from time to time, in accordance with the development orientation set forth above by BOD.
- The BOD also performed other duties as stipulated in SHB's Charter and provisions of the law.

2.2. Chief Executive Officer:

- SHB's CEO has fully exercised his powers and duties in accordance with SHB's Charter and internal regulations.
- Has organized and directed the implementation of SHB's strategic goals and development orientations set by the BOD. Proactively implemented solutions in the first 6 months of 2020 to realize SHB business plan 2020 approved by the Board of Directors and the 28th Annual General Meeting of Shareholders of SHB on July 15, 2020 in Hanoi.
- Directed the Basel II Project Implementation Board to operate according to the set plan and progress; directed the assignment of units at the Head Office to guide the implementation; developed, amended and supplemented SHB's internal regulations

in accordance with the provisions of Circular 13/2018 / TT-NHNN of SBV; directed the Project Boards to deploy the management softwares approved by the BOD in modernizing banking technology.

- Promptly directed, reviewed and resolved problems in business activities at SHB's units in the first 6 months of 2020, so that the business operations of the units were smooth, safe and effective. Directed the decentralized management units (Divisions/Departments/Centers) at HO and through the Internal Audit Division to closely monitor the operation of the units and put strict sanctions on violations of individuals and subordinate units according to the recommendations of the Internal Audit Division and decentralized management units.
- Gave directions to SHB's units to review the Bank's internal mechanisms, rules and regulations to develop, amend or supplement the contents and regulations which are no longer appropriate for issuing or submit to the Board of Directors for issuance under their authority. In the first 6 months of 2020, CEO and BOD have issued many institutional documents of SHB, in order to update and adjust according to the regulations of the law and SBV, to ensure the legal corridor for the smooth, safe and effective operation of SHB, and limit risks. In addition, the CEO has directed Divisions/Departments/Centers at HO to give advice on completing and improving the quality of the internal control system in accordance with the provisions of Circular No. 12/2018/ TT-NHNN of SBV.
- Fully submitted reports to the Board of Directors, Supervisory Board and competent State authorities on SHB's operations and business performance on monthly, quarterly and yearly basis in accordance with the regulations of laws, State regulators and SHB;
- Performed other duties as assigned by the Board of Directors, General Meeting of Shareholders, SHB's Charter and the law.

2.3. Shareholders:

- The BOD's Office has made a list of major shareholders and related persons of BOD's members, Supervisory Board's members, CEO, institutional shareholders and individual shareholders; BOD Office has also coordinated with the Supervisory Board to establish, maintain and update as stipulated in SHB's Charter.
- Through the implementation of the above work, in the first 6 months of 2020, the related persons of the BOD, the Supervisory Board, CEO, institutional shareholders and other individual shareholders of SHB have ensured their share-holding ratios do not go beyond the limits provided for by laws and SBV.

3. Coordination among the Supervisory Board with the BOD, BOM and different managers

3.1. With the Board of Directors:

- Head of the Supervisory Board/person authorized by Head of the Supervisory Board has fully attended periodical meeting of the BOD as stipulated in SHB's Charter.
- In addition to the task of monitoring operations and compliance with provisions of the law, SBV, and SHB's Charter in governance activities of the BOD, the Supervisory Board has coordinated with SHB's assisting boards to support the BOD in the inspection and supervision of all operations of SHB; proposed and consulted with competent authorities on issues and solutions to improve the internal control system, ensure safe and effective operations of SHB.
- The Supervisory Board periodically reports to the BOD in accordance with SHB's Charter. In addition, the Supervisory Board also consults the BOD before submitting annual reports to SHB AGM.
- The Supervisory Board examines the issues required by the BOD related to internal audit activities, including checking the compliance of units and individuals in SHB according to the content of customer complaints sent to the BOD or sent by the Chairman of BOD to the Supervisory Board (if any) for consideration in accordance with the law and SHB's charter.

3.2. *With the Board of Management, Heads of SHB's units:*

- SHB's Supervisory Board reserves the rights to request the Board of Management and Heads of Units of the whole system of SHB to provide information, resources and facilitate the operation of the Supervisory Board and Internal Audit Division under the Supervisory Board following functions, duties, powers and responsibilities of the Supervisory Board provided for in SHB's Charter.
- The Supervisory Board discusses with the BOM and Heads of SHB's Units on findings on potential risks, gives recommendations and proposals for BOM's consideration and timely direction, ensure system security for the Bank.
- The Supervisory Board also reviews issues raised by the CEO, including examining the compliance of units and individuals based on customer's complaints delivered by the CEO and the Supervisory Board has directed Internal Audit Division to give advice to the CEO for investigation and remedy following provisions of laws and SHB.

3.3. *With Internal Audit Division:*

- The Supervisory Board comprehensively leads the activities of Internal Audit Division in compliance with SHB's Charter, Regulation on the organization and operations of Internal Audit Division issued under Decision No. 42A/2019/QD-BKS dated June 6, 2019, other internal regulations of SHB and relevant laws; directly controls and supervises the activities of Internal Audit Division.
- Directs the Internal Audit Division to review and conduct independent, objective assessment on internal control system, including risk identification and management

system, capital assessment method, financial report and management information system and internal procedures and regulations of SHB.

- Approves internal audit policies, such as Regulation on post-audit supervision at SHB issued together with Decision No. 18/2020/QD-BKS dated April 7, 2020. Continues to direct Internal Audit Division to carry out additional research and complete the internal audit process issued along with Decision No. 107/2018/QD-BKS dated December 27, 2018 by the Supervisory Board, Internal audit manual issued under Decision No. 20/QD-BKS dated 03/3/2010 of the Supervisory Board; Regulation on handling violations in internal audit activities, issued under Decision No. 449/QD-HDQT dated July 29, 2013 of the BOD, in accordance with Circular No. 13/2018/TT-NHNN of SBV and Regulation on Organization and Operations of Internal Audit Division issued under Decision No. 42A/2019 / QD-BKS dated June 6, 2019 of the Supervisory Board of SHB.
- Reviews, approves the plan and adjust the annual internal audit plan at the request of the Director of the Internal Audit Division; ensures the quality and efficiency of the implementation of internal audit plans. Recommendations made has helped to prevent risks, and contributed to ensuring the efficiency and safety of business operations of the entire SHB system.
- Determines salary, bonuses and other benefits; makes appointment, dismissal, commendation and put disciplinary measures for titles of the Internal Audit Division.
- The Supervisory Board appoints a representative to attend regular monthly meetings of the Internal Audit Division to grasp the situation, promptly direct and deal with problems arising in the Division's operations.

IV. Corporate governance training

SHB regularly sent its managers to attend training courses on corporate governance organized by Hanoi Stock Exchange, State Securities Commission (SSC). In addition, the Bank also sent its staff to attend workshops and training sessions on corporate governance organized by Hanoi Stock Exchange, State Securities Commission to update any changes in legal provisions on corporate governance. At the same time, training on management and governance skills was also regularly delivered to its staff.

V. List of related persons of Saigon – Hanoi Bank as specified in clause 34, Article 6 of the Securities Law (annual report) and transactions of related persons of SHB with SHB

1. List of related persons of SHB: unchanged
2. Transaction between SHB and the related persons or between SHB and major shareholders, internal persons and related persons of internal persons: None
3. Transaction between internal persons of SHB and related persons of internal persons with SHB's subsidiaries, or the companies in which SHB takes controlling power: None.
4. Transaction between SHB and other objects: None

VI. Transactions of internal persons and their related persons

1. List of internal persons and their related persons: attached
2. Transactions of internal persons and their related persons:

No.	Performed by	Relationship with SHB persons	Beginning of period		End of period		Reason
			No. of shares	Percentage	No. of shares	Percentage	
1	Do Vinh Quang	Son of Chairman	0	0%	52,378,100	2.98%	Purchase, dividend, right to purchase additional shares

VII. Other significant issues: None

Recipients:

- As above;
- Archived

**ON BEHALF OF SAIGON – HANOI BANK
CHAIRMAN OF THE BOARD**

DO QUANG HIEN
(Signed and sealed)

SAIGON – HANOI COMMERCIAL JS BANK
STOCK CODE: SHB

LIST OF INTERNAL SHAREHOLDERS AND RELATED PERSONS
(As of June 30, 2020)

No	Name of shareholders	Position	No. of shares	Percentage of ownership at year-end	Remarks
1	Do Quang Hien	Chairman of the Board	48,147,620	2.742	
2	Do Dang Thanh				
3	Le Thi Thanh				
4	Le Thanh Hoa				
5	Do Vinh Quang		53,378,100	2.983	
6	Do Quang Vinh				
7	Do Thi Thu Ha		36,007,828	2.051	
8	Do Thi Minh Nguyet		12,447,145	0.709	
9	T&T Group		175,046,110	9.969	
10	Saigon – Hanoi Securities Company		27,118,106	1.544	
11	Saigon – Hanoi Fund Management Company				
12	Saigon – Hanoi Insurance JSC				
13	Vo Duc Tien	Vice Chairman of the Board	71,380	0.004	
14	Tran Thi Thanh				
15	Vo Dai Lam				
16	Vo Thuy Trang				
17	Vo Ngoc Quang				
18	Vo Duc Minh				
19	Vo Thi Ha				
20	Vo Thi Vinh				
21	Vo Kim Oanh				
22	Vo Thu Hanh				
23	Nguyen Van Le	BOD member & CEO	3,972,914	0.226	
24	Nguyen Van Tong				
25	Luong Thi Nganh				
26	Vu Thi le Quyen		538,045	0.031	
27	Nguyen Vu Phuong Vy				
28	Nguyen Minh Khai				
29	Nguyen Van Khoa				
30	Nguyen Ngoc Phung		441,365	0.025	
31	Nguyen Thi Phuong				
32	Trinh Thanh Hai	BOD independent member			
33	Nguyen Thi Duyen				
34	Bach Tuyet Huong				

35	Trinh Duy Thanh				
36	Christine McLaughlin				
37	Trinh Duy Linh				
38	Trinh Thanh Hien				
39	Trinh Viet Thanh				
40	Trinh Thanh Hoa				
41	Trinh Viet Tuan				
42	Nguyen Thi Hoat	BOD member			
43	Nguyen Quang Huy				
44	Nguyen Ngoc Han				
45	Nguyen Van Hieu				
46	Luong Thi That				
47	Nguyen Chi Linh				
48	Pham Cong Doan	BOD member			
49	Pham Van Huu				
50	Ta Thi Khai				
51	Trinh Thi Nu				
52	Pham Trung Thanh				
53	Pham Thi Thu Hien				
54	Pham Van Cang				
55	Pham Van Tang				
56	Pham Trung Tiep				
57	Pham Van Lieu				
58	Pham Thi Ket				
59	Thai Quoc Minh	BOD independent member			
60	Thai Van An				
61	Bui Thi Tuoc				
62	Thai Duong				
63	Thai Quynh My				
64	Thai Hung				
65	Thai Dung				
66	Thai Binh				
67	Thai Thi Thanh Ha				
68	Thai Viet Quan				
69	Pham Hoa Binh	Head of Supervisory Board	96,603	0.006	
70	Pham Van Lac (or Tran Thanh Hai)				
71	Nguyen Thi Hai				
72	Pham Thi Loan				
73	Pham Truong Son				
74	Pham Ngoc Thu				
75	Pham Hong Phuong				
76	Nguyen Kim Hoang				
77	Pham Ngoc Hoang Lan				
78	Le Thanh Cam	BOS member			
79	Le Tien Ban				
80	Nguyen Thi Luc				
81	Le Thi Minh Qui				
82	Le Thi Thu Vinh				

83	Le Thi Hien				
84	Nguyen Hong Lam				
85	Nguyen Cam Linh				
86	Nguyen Lam Tung				
87	Pham Thi Bich Hong	BOS member			
88	Pham Ba Than				
89	Luong Thi Cuc				
90	Pham Van Tuyen				
91	Pham Anh Quan				
92	Pham Nhat Minh				
93	Pham Ba Trung				
94	Pham Thi Hue				
95	Pham Ba Hung				
96	Pham Ba Dung				
97	Le Dang Khoa	Deputy General Director			
98	Nguyen Hong Hanh				
99	Le Trong Khue				
100	Le Trung Kien				
101	Ha Thi Hong				
102	Le Trong Khoi				
103	Le Huong Giang				
104	Ngo Thu Ha	Deputy General Director	1,274,440	0.073	
105	Nguyen Tuan Hung				
106	Ngo An Uy				
107	Tran Thi Thoa				
108	Ngo Trung Dung				
109	Nguyen Ha Minh				
110	Nguyen Ha Minh Ngoc				
111	Ninh Thi Lan Phuong	Deputy General Director	63,624	0.004	
112	Ninh Van Viet				
113	Luu Thi Suu				
114	Ninh Lan Huong		5,000	0.000	
115	Pham Thanh Nam		46,147	0.003	
116	Pham Thuy Linh				
117	Pham Ngoc Hung				
118	Nguyen Huy Tai	Deputy General Director			
119	Nguyen Viet Luong				
120	Tran Thi Hue				
121	Nguyen Huy Thanh				
122	Nguyen Thi Minh Hai				
123	Nguyen Thi Thu Hien				
124	Pham Thi Nguyet				
125	Nguyen Dien Thao				
126	Nguyen Thanh Huy				
127	Ngo Thi Van	Chief Accountant	3,256	0.000	
128	Nguyen Huu Dong				
129	Nguyen Thi Van Anh				

130	Nguyen Huu Luu Phuc				
131	Ngo Dang Lam				
132	Dinh Thi Quy				
133	Ngo Thi Thu Hien				
134	Ngo Dang Dung				
135	Ngo Dang Manh				
136	Nguyen Dinh Duong	Director of Internal Audit Division	32,920	0.002	
137	Tran Thi Thuy				
138	Nguyen Dinh Phu				
139	Bui Thi Liem				
140	Nguyen Thi Hai				
141	Nguyen Dinh Tuan				
142	Nguyen Anh Chuc				
143	Nguyen Dinh Phuc				
144	Vu Xuan Thuy Son	Deputy Director of Internal Audit Division			
145	Tran Thi Hue				
146	Vu Xuan Duong				
147	Tran Thi Tra				
148	Vu Thi Thu Giang				
149	Vu Xuan Dai				
150	Vu Tran Nam Khanh				
151	Vu Tran Ngoc Diep				

PREPARED BY

CHECKED BY

CHAIRMAN OF THE BOD

Nguyen Thi Hai Yen
(Signed)

Nguyen Thanh Thuy
(Signed)

Do Quang Hien
(Signed and sealed)

CHANGES IN THE LIST OF RELATED PERSONS
(As of June 30, 2020)

No	Name of shareholders	Position	Being related person since	No longer being related person since	Reason
1	Do Quang Huy	BOD Member			Dismissal of Mr. Do Quang Huy from the position of BOD member
2	Do Dang Long	Related person to BOD member	April 2017	June 2020	
3	Nguyen Phuong Thom	Related person to BOD member	April 2017	June 2020	
4	Le Thi Lan Huong	Related person to BOD member	April 2017	June 2020	
5	Do Quang Dat	Related person to BOD member	April 2017	June 2020	
6	Do Kim Oanh	Related person to BOD member	April 2017	June 2020	
7	Do Quang Thai	Related person to BOD member	April 2017	June 2020	
8	Nguyen Huu Duc	SB Member			Dismissal of Mr. Nguyen Huu Duc from the position of SB member
9	Nguyen Huu Nhim	Related person to SB member	April 2017	June 2020	
10	Dang Thi No	Related person to SB member	April 2017	June 2020	
11	Nguyen Huu Cho	Related person to SB member	April 2017	June 2020	
12	Nguyen Huu Dang	Related person to SB member	April 2017	June 2020	
13	Nguyen Thi Nu	Related person to SB member	April 2017	June 2020	
14	Nguyen Thi Bup	Related person to SB member	April 2017	June 2020	
15	Bui Thi Thanh	Related person to SB member	April 2017	June 2020	
16	Nguyen Duc Minh	Related person to SB member	April 2017	June 2020	
17	Nguyen Huyen Chi	Related person to SB member	April 2017	June 2020	
18	Dang To Loan	Deputy General Director			Dismissal of Mr. Dang To Loan from the position of Deputy General Director
19	Dang Van Long	Related person to Deputy General Director	October 2012	May 2020	
20	Pham Thi Mui	Related person to Deputy General Director	October 2012	May 2020	
21	Dang Sy Lam	Related person to Deputy General Director	October 2012	May 2020	
22	Dang Sy Luan	Related person to	October 2012	May 2020	

		Deputy General Director			
23	Dang Hoa Ly	Related peron to Deputy General Director	October 2012	May 2020	
24	Vo Gia Linh	Related peron to Deputy General Director	October 2012	May 2020	

PREPARED BY

CHECKED BY

CHAIRMAN OF THE BOD

Nguyen Thi Hai Yen
(Signed)

Nguyen Thanh Thuy
(Signed)

Do Quang Hien
(Signed and sealed)