

**CORPORATE GOVERNANCE REPORT
(2021)**

Respectfully to: - **The State Securities Commission**
 - **Ho Chi Minh City 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 26,673,697,990,000**
- Stock code: **SHB**
- Form of company governance: General Assembly of Shareholders, Board of Directors, Supervisory Board and CEO.
- Internal audit function: performed

I. Activities of the General Meeting of Shareholders

On April 22, 2021, Saigon – Hanoi Bank (SHB) organized the 29th Annual General Meeting of Shareholders. Based on reports, proposals and discussions, the General Meeting of Shareholders has approved the following contents:

No	Resolution No.	Date	Description
1	01/NQ-DHDCD	22/04/2021	<ol style="list-style-type: none">1. Approve the Report on task performance in 2020 and action plan in 2021 of the BOD of SHB;2. Approve the Report on SHB's business performance in 2020 and development plan for 2021;3. Approve the Report of the Supervisory Board on Supervisory Board's activities and SHB's financial audit results in 2020, and action plan in 2021;4. Approve 2020's profit distribution and provision plan;5. Approve the Proposal on Charter capital increase in 2021;

			6. Approve the amendment of SHB's Charter and some internal regulations of SHB; 7. Approve the Adjustment of operation term in the establishment and operation license of Saigon - Hanoi Commercial Joint Stock Bank; 8. Approve the ownership ratio of foreign strategic investors in Saigon - Hanoi Commercial Joint Stock Bank; 9. Approve the offering and listing of bonds on the international market; 10. Approve the transformation of operating model of Saigon - Hanoi One-member Bank Ltd. Laos and Saigon - Hanoi One-member Bank Limited Cambodia; 11. Approve the increase of capital from the issuance of additional shares for foreign investors and foreign strategic investors; 12. Approve the selection of an independent auditor for the review of SHB's 2021 financial statements.
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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	
			Date of appointment	Date of dismissal
1	Mr. Do Quang Hien	Chairman – Non-executive	27/04/2017	
2	Mr. Vo Duc Tien	Vice Chairman – Executive since 04/08/2021	27/04/2017	
3	Mr. Nguyen Van Le	BOD member – Non-executive since	27/04/2017	

	04/08/2021			
4	Mr. Thai Quoc Minh	BOD member – non-executive	23/04/2018	
5	Mr. Pham Cong Doan	BOD member – non-executive	27/04/2017	
6	Ms. Nguyen Thi Hoat	BOD member – non-executive	15/06/2020	
7	Mr. Trinh Thanh Hai	BOD independent member – non-executive	23/04/2018	

2. BOD meetings

No	BOD's member	Number of meetings attended	Percentage	Reason for absence
1	Mr. Do Quang Hien	6/6	100%	
2	Mr. Vo Duc Tien	6/6	100%	
3	Mr. Nguyen Van Le	5/6	83%	Annual leave
4	Mr. Thai Quoc Minh	6/6	100%	
5	Mr. Pham Cong Doan	6/6	100%	
6	Ms. Nguyen Thi Hoat	6/6	100%	
7	Mr. Trinh Thanh Hai	6/6	100%	

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

The Board of Directors (BOD) is elected and empowered by the General Meeting of Shareholders to carry out the governance of the Bank. Supervisory activities of the Board of Directors of SHB over the Board of Management are fully implemented in accordance with the Internal Governance Regulation of Saigon - Hanoi Commercial Joint Stock Bank (Regulation was issued together with Decision No. 110/QĐ-HĐQT dated May 7, 2021). The Board of Directors always closely follows all developments of the Bank's business activities, urges, orients, monitors, directs and supervises the BOM in implementing the business plan for 2021 in accordance with the resolutions approved by the General Meeting of Shareholders.

The Board of Directors assigned specific tasks to each member of the Board of Directors. Each member of the Board of Directors was assigned to perform the governance and supervision works for each key operational area of the Bank; the Board of Directors closely followed and promptly gave direction to the Board of Management to adjust business activities according to each stage, completing the plans approved by the General Meeting of Shareholders in a safe, effective, and sustainable manner.

In 2021, the Board of Directors held 06 direct meetings, in addition, many meetings were also convened irregularly, including online meetings and meetings through the form of written opinions to resolve issues in order to timely and effectively ensure business operations. At the same time, the Board of Directors issued Resolutions and Decisions in accordance with the provisions of the Law and SHB. On the other hand, the Committees and units under the Board of Directors also regularly report to the Board of Directors on issues within the scope of responsibilities of the Committees and units under the Board of Directors to ensure adequate and complete information is provided to the Board of Directors regarding the Bank's operations, ensuring compliance with the law and the Resolutions of the General Meeting of Shareholders.

In early 2021, the Board of Directors established the Steering Committee for Banking Development Strategy, Technology Modernization and Banking Digital Transformation at SHB (Decision No. 66/QD-HĐQT dated 19/03/2021) headed by the Chairman on the basis of unifying, concentrating and consolidating the previous relevant Steering Committees, selecting BCG - the world's leading strategic consulting group as a trusted partner to accompany SHB's Board of Directors in developing strategic plan for the Bank, synchronizing the system of solutions and action plans to implement the strategic goal of SHB by 2025 to become the No. 1 bank in terms of efficiency and technology among commercial banks in Vietnam. With the 2035 vision to become a leading modern retail bank in the region; becoming an investment bank providing the most effective capital for key sectors of Vietnam's economy.

In 2021, SHB's Board of Directors directed to focus on promoting business development; reforming the system of internal documents (regulations, regulations, processes, policies, products) to be streamlined and advanced on the basis of conformity with legal regulations and international practices, inheriting and promoting governance requirements of the Board of Directors of SHB, serving business development according to the principle of customer-centricity; renew and upgrade the information technology system, actively promote digital transformation...; Strongly restructured the Head Office in terms of organizational structure/human resources, established the Digital Banking Division, the Digital Transformation Center, added personnel to the Board of Management, promoted the role of the Executive Board/Divisions/Departments/Centers at Head Office in management and administration and focused on inspecting and controlling risks in all areas of SHB's business activities. The Board of Directors directed the implementation of solutions to prevent, combat and respond to the Covid-19 epidemic

throughout the system, closely following the direction of the Government, the Ministry of Health, the State Bank, etc. to ensure safety, efficiency and business continuity, and at the same time acted as a pioneer enterprise accompanying the whole country in the fight against the Covid 19 pandemic and timely provided medical supports. In addition, the Board of Directors has implemented solutions and measures to recover bad debts and overdue debts; develop a manual to guide relevant units throughout the system in debt collection, strengthen inspection work before, during and after lending in order to improve credit quality throughout the system.

The Board of Directors regularly participated in meetings with the Board of Management, Divisions/Departments/Centers, and Business Units in the system in order to grasp the business situation of the units, promptly remove difficulties, create a driving force to promote business, ensure safe, effective and sustainable development. In addition, the supervision was also demonstrated through the review of periodical reports prepared by the Supervisory Board.

The Board of Directors regularly supervised and gave orientations, solutions and timely measures to resolve problems and difficulties in the process of governance and administration of the Bank. As a result, as of December 31, 2021, SHB has completed the 2021 business plan and tasks assigned by the General Meeting of Shareholders.

4. Activities of the BOD's committees:

Currently, SHB has committees and departments under the Board of Directors including HR Committee, Risk Management Committee, Internal Security Department and Digital Transformation Center as advisors and assistants to the Board of Directors. The establishment of Committees/Departments ensures compliance with the State Bank's regulations and laws. The Committees/Departments operate according to the Regulation on organization and operation of each unit issued by the Board of Directors.

4.1. HR Committee

Human Resources Committee has the function of advising and assisting the Board of Directors on human resource-related matters; developing and implementing policies on HR, salary, bonus, remuneration, organizational structure, rewarding and punishment.

Human Resources Committee consists of 5 members, in which the chairman of the committee is Chairman of the Board of Directors. In 2021, the Human Resources Committee identified goals and plans to develop and enhance roles and activities with specific tasks as follows:

- ✓ Giving opinions on the organizational model of Business Units at the Head Office;
- ✓ Advising the Board of Directors in: in reviewing the list of documents, processes and regulations; system of documents on human resource management and administration and promulgate regulations, rules and

policies related to human resource work in accordance with the law and SHB's Charter;

- ✓ Implementing comprehensive supervision and control of human resources and personnel risks to ensure compliance with SHB's business direction and plan;
- ✓ Coordinating with the BOD's Office to supervise the personnel of the Board of Directors for senior personnel work (members of the Board of Directors, Board of Management, Board of Supervisors and other management and executive positions) to ensure the requirements concerning competence, professional capacity, responsibility and other conditions as prescribed by law

4.2 Risk Management Committee:

Risk Management Committee has the function of advising and assisting the Board of Directors in building risk management system and issuing strategies, processes and policies under the authority of the Board of Directors related to risk management in banking activities in accordance with the law and SHB's Charter.

Risk Management Committee consists of 04 members and is chaired by Mr. Trinh Thanh Hai – an independent member of the BOD. In 2021, the Risk Management Committee has held 4 periodical meetings, and other meetings to approve resolutions according to operational regulations and regularly worked with the Board of Management, Risk Management Division, Problem Loan Management and Handling Division, Basel II Steering Committee, etc.

Thereby, the Risk Management Committee advised the Board of Directors in developing and completing the risk management strategy, internal control system and risk management policies; supervised risk management and promptly gave warnings and directed risk management on the basis of applying a modern risk management model, complying with the law and supporting business development. Some major activities include:

- + Strengthening the organization and operation of the Risk Management Committee to improve the operational efficiency of the Risk Management Committee;
- + Advising, consulting and supervising the implementation and application of ICAAP in business activities; implementing risk management projects, B4B projects towards risk management standards according to Basel III and international financial reporting standards IFRS 9.

4.3. Internal Security Department

Internal Security Department is a unit directly under the Board of Directors, having the function of advising and assisting the Chairman of the Board of Directors/the Board of

Directors on the work of ensuring security and safety activities throughout SHB system and member units.

In 2021, the Internal Security Committee has organized the implementation of works according to the functions and tasks assigned by the Board of Directors, specifically:

- + Developed plans and implement measures to ensure internal security, safety, and information security at SHB; coordinated with related departments to inspect and supervise the compliance with policies and laws, developed regulations, procedures, etc. in order to limit risks and losses for SHB;
- + Contributed ideas to develop documents, processes and regulations drafted by the units in a timely and effective manner;
- + The Internal Security Department has coordinated with functional units of SHB to effectively verify, investigate, and report to the Board of Directors solutions and measures to recover assets for SHB and prevent violations, contributing to limiting risks and losses to the Bank;
- + Performed the tasks assigned by the Board of Directors and the Steering Committee for Debt Handling: Participated in the development and implementation of loan settlement plans, plans to seize collateral, initiate lawsuits, and execute judgments for NPLs and problem loans.

4.4. Digital Transformation Center:

In 2021, the Board of Directors of SHB decided to restructure the Digital Transformation and Project Management Office into a Digital Transformation Center under the Board of Directors with the main task of researching and understanding digital transformation trends, products and services, differentiated digital products in the market to advise the Board of Directors to develop strategies and plans for digital transformation in the short, medium and long term. In addition, the Digital Transformation Center is also in charge of advising the Board of Directors on digital database management, which is an important "resource" to create a growth momentum for SHB.

In 2021, SHB's banking modernization and comprehensive digital transformation has recorded initial successes, yet is an important starting point to create a premise to accelerate, towards the goal of bringing SHB to the top 3 digital transformation banks in the 2021-2026 period and the top performing banks; Specifically:

- ✓ Completing the construction of the governance framework for Digital Transformation and banking modernization;
- ✓ The Customer Relationship Management (CRM) project was officially put into full operation all modules, helping to standardize the sales process, automatically collecting and enriching profile information of more than 5 million customers for the bank to fully and timely understand financial needs

to provide personalized services and product recommendations to each customer;

- ✓ With a rapid deployment speed, after only 9 weeks, SHB has launched the digital financial product "4 steps to get credit cards in hand, and win special gifts";
- ✓ With the motto of "Serving from the heart" guided by the Chairman of the Board of Directors of SHB at the beginning of the year, with the Digital Transformation strategy associated with transforming corporate culture to turn SHB into a dynamic and constantly adapting bank. , continuously improving from the core, in just 1 week, more than 350 young talented employees across the system have signed up for the "Digital Transformation Ambassador Network", demonstrating the spirit of determination and the ability to learn and act to enhance the customer experience and diversify the customer journey.

5. Resolutions of the BOD:

In 2021, the Board of Directors of SHB has issued 51 Resolutions – Details are listed in Annex 01 attached.

III. Supervisory Board:

1. Information about members of Supervisory Board:

No.	Members of Supervisory Board	Position	Day becoming/no longer member of Supervisory Board	Qualification
1	Mr. Pham Hoa Binh	Head	Appointed on 20/03/2009	Bachelor of Economics – Majoring in Finance & Credit – HCMC Banking Academy
2	Ms. Le Thanh Cam	Member	Appointed on 27/04/2017	Bachelor of Finance & Banking – Hanoi National Economics University, MBA – Pacific Western University US
3	Ms. Pham Thi Bich Hong	Member	Appointed on 27/04/2017	Bachelor of Economics – Hanoi University of Commerce

2. Supervisory Board Meetings

In 2021, the Supervisory Board (BOS) holds 04 regular meetings with 100% of the members attending and 100% voting rate.

3. Surveillance activities of the Supervisory Board toward the Board of Directors, CEO/Board of Management and shareholders

3.1. Board of Directors:

The Board of Directors fully exercised its powers and duties in accordance with the provisions of current legal documents (Law on Enterprises, Law on Credit Institutions...); internal regulations of SHB (SHB Charter, Internal Regulations on SHB Governance, Regulation on organization and operation of the Board of Directors of SHB...), specifically as follows:

- ✓ Monitored compliance with the law and SHB's Charter in the governance of the Board of Directors by directing the timely implementation of Resolution No. 01/NQ-DHDCD of the 29th Annual General Meeting of Shareholders dated 22/04/2021 (Resolution No. 01/NQ-DHDCD); the implementation of recommendations and proposals of the Supervisory Board to the Board of Directors. In addition, through internal audit results, the Supervisory Board proposed and consulted on issues and solutions to improve the internal control system, ensuring safety and efficiency in SHB's operations. Attended Board of Directors meetings to maintain quarterly performance with high quality and efficiency in orienting SHB's development strategy, contributing to SHB's safe business operations and sustainable development.
- ✓ Maintained supervision of the performance of the BOD members according to their assigned tasks in the Resolutions, thereby showing that the BOD members have maintained the supervision and administration of the assigned areas of activity and have fully reported results at the meeting of the Board of Directors.
- ✓ Supervised the voting for approval of credit extension of related persons who are members of the Board of Directors in accordance with the law.

3.2. CEO/Board of Management:

Supervised the CEO/Board of Management of SHB in complying with the provisions of the law and implementing SHB's internal regulations (SHB Charter, Internal Regulations on SHB Governance). Specifically: In operating activities, based on Resolution No. 01/NQ-DHDCD and directions of the Board of Directors, CEO/Executive person of SHB have concretized the organization and implementation throughout the SHB system to complete the business plan, the financial indicators of SHB have met the progress and plan set out by SHB in 2021, ensuring the capital adequacy indicators in the banking business; Directed the units to implement recommendations and proposals of the Supervisory Board from time to time.

3.3. Shareholders:

The Supervisory Board has cooperated with the Office of the Board of Directors to develop, keep record and update changes to the list of major shareholders and related persons of the members of the Board of Directors, members of the Supervisory Board, the

CEO/Board of Management of SHB, and other individual and institutional shareholders of SHB in accordance with the law, the State Bank of Vietnam (SBV) and SHB's Charter.

4. Coordination among the Supervisory Board with the BOD, CEO/BOM and Internal Audit Division

4.1. With the Board of Directors:

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.

4.2. With the CEO/Board of Management:

The Supervisory Board of SHB regularly discusses with the CEO/Board of Management of SHB about potential risks in banking activities; proposes and recommends the CEO/Board of Management of SHB to consider and handle in a timely manner, contributing to ensuring the safety of the SHB system.

4.3. With Internal Audit Division:

- The Supervisory Board directs, administers and supervises the activities of the Internal Audit Division in accordance with the law and internal regulations of SHB.
- Ensures quality and efficiency in the organization and implementation of the Internal Audit Plan for 2021, recommendations/proposals given have contributed to the prevention and control of risks, and to ensure efficiency and safety for business activities in the entire SHB system.
- Directs the Internal Audit Division to research, amend and supplement internal regulations on internal audit to be consistent with current regulations of SHB.
- Implements decisions on appointment, dismissal, reward and discipline for Internal Audit personnel.
- The Supervisory Board assigns 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.

5. Other activities of the Supervisory Board

- Promulgating internal regulations of the Supervisory Board and Internal Audit (Newly promulgated to replace the previous documents in accordance with the provisions of law, the State Bank and SHB such as Regulation on organization and operation of the Supervisory Board of SHB, Regulation on organization and operation of SHB Internal Audit Division, Internal Audit Process...) to conform to the provisions of Law and SHB.
- Performing other duties and powers as prescribed in the Charter, other internal regulations of SHB and the provisions of law.

IV. CEO/Executive person and DCEOs

No.	Member of the Board of Management	Date of birth	Qualification	Day becoming/no longer member of Board of Management
1	Mr. Vo Duc Tien – Vice Chairman, Executive Person	12/06/1962	Master in Economics	Became executive person since 04/08/2021
	Mr. Nguyen Van Le – CEO	18/07/1973	PhD in Economics	No longer CEO since 04/08/2021
2	Ms. Ngo Thu Ha – DCEO	26/10/1973	PhD in Economics	15/03/2011
3	Mr. Le Dang Khoa – DCEO	18/8/1974	MBA	10/04/2009
4	Mr. Nguyen Huy Tai – DCEO	03/02/1974	Bachelor of Economics, Bachelor of Law	18/02/2013
5	Ms. Ninh Thi Lan Phuong – DCEO	12/10/1974	Master of Finance & Credit	08/06/2012
	Ms. Hoang Thi Mai Thao – DCEO	19/08/1973	Master	08/01/2021
	Mr. Do Duc Hai – DCEO	13/02/1982	Bachelor of Finance & Banking	28/01/2021
	Mr. Do Quang Vinh – DCEO	23/08/1989	Master of Finance & Administration	30/10/2021

V. Chief Accountant

Name	Date of birth	Qualification	Day becoming/no longer Chief Accountant
Ngo Thi Van	30/11/1980	Master of Economics	11/11/2014

VI. Corporate governance training

From 2018 until now, SHB has sent senior leaders and managers of SHB to participate in various training courses to improve corporate governance capability, specifically as follows:

- ✓ In 2018 and 2019, SHB has sent 31 senior leaders and managers of SHB to participate in training courses and obtain certificates of Corporate Governance issued by the State Securities Commission in accordance with regulations; including members of the Board of Directors, members of the Supervisory Board, CEO and Deputy CEOs, Directors/Deputy Directors of management units at the Head Office

and Chief of BOD's Office, the person in charge of corporate governance, Chief of CEO's Office, Assistant to the Board of Directors, Secretary, etc.

- ✓ In 2020, SHB appoints 02 officers to participate in the Training Course and obtain certificates of Corporate Governance issued by the State Securities Commission in accordance with regulations; including Chief of BOD's Office, Legal Specialist of BOD's Office;

In November 2020, SHB appointed 01 staff to participate in the Conference to improve the corporate governance capacity of enterprises listed on the Vietnamese stock market according to document No. 378/GM-TTNC of the Center for Planning and Securities Investment Research. Participants are members of the Board of Directors.

- ✓ In 2021, SHB appoints 01 member of the Board of Directors to participate in the Course on Architecture of Modern Management Systems according to international standards of FMIT International Consulting Training Joint Stock Company. In addition, due to the context of the Covid 19 pandemic, in 2021, SHB's Board of Directors mainly attends in-depth online training courses related to banking administration activities held by prestigious domestic and foreign partner organizations. The programs have provided SHB's Board of Directors and managers with valuable information/knowledge on advanced and effective corporate governance and corporate governance models, and especially updated on trends corporate governance and development in the digital era and the inevitable trend of the industrial revolution 4.0.

VII. List of related persons of Saigon – Hanoi Bank and transactions of related persons of SHB with SHB

1. List of related persons of SHB: as attached in Annex 02
2. Transaction between SHB and the related persons or between SHB and major shareholders, internal persons and related persons of internal persons:

No.	Name of Organization	Relationship	Ownership certificate no., date & place of issue	Head Office address/Contact address	Date of transaction	Resolution no.	Content
1	T&T Group	Major shareholder of SHB	0100233223; date of issue: 05/09/2018; place of issue: Hanoi Department of Planning & Investment	No. 18 Hang Chuoi Str., Hai Ba Trung Dist., Hanoi	29/01/2021	01/NQ-HDQT	Open L/C (did not apply for loan at SHB)
					25/02/2021	05/NQ-HDQT	
					07/05/2021	16/NQ-HDQT	Extension of L/C limit and Bid Bond (n

2	SHS	Relevant person of Chairman of BOD	71/GCNTVL K; date of issue: 30/11/2007; place of issue: SSC	No. 41 Ngo Quyen Str., Hoan Kiem Dist., Hanoi	03/02/2021	02/NQ-HĐQT	Re-extension of credit limit
					21/06/2021	24/NQ-HĐQT	
					26/12/2021	48/NQ-HĐQT	

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

VIII. Transactions of internal persons and their related persons

1. List of internal persons and their related persons: as Annex 03 attached

2. Transactions of internal persons and their related persons: : as Annex 04 attached

IX. Other significant issues: None

Respecfully,

Recipients:

- As above;
- Archived

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

DO QUANG HIEN

(Signed and sealed)

Annex 01
RESOLUTIONS OF THE BOARD OF DIRECTORS IN 2020

No.	Resolution Number	Time	Content
1	01/NQ-HĐQT	29/01/2021	Approval on opening L/C for Corporate Customers
2	02/NQ-HĐQT	03/02/2021	Approval on the re-extension of credit limit for Corporate Customers
3	03/NQ-HĐQT	03/02/2021	Change of members of Council of Members for the term 2016 – 2021 of SHBFC
4	04/NQ-HĐQT	25/02/2021	Preparing the list of shareholders and organization of 2021 Annual General Meeting of Shareholders
5	05/NQ-HĐQT	25/02/2021	Amendment of L/C for Corporate Customers
6	06/NQ-HĐQT	26/02/2021	Result of reviewing shareholder's payment records in the offering
7	07/NQ-HĐQT	26/02/2021	Adjustment of the results of the public offering of shares
8	08/NQ-HĐQT	03/03/2021	Adjusting the number of shares of shareholders
9	09/NQ-HĐQT	05/03/2021	Establishment of the Inspection Committee on shareholder eligibility at the 29th Annual General Meeting of Shareholders
10	10/NQ-HĐQT	05/03/2021	Continue to offer and list international bonds on the international market
11	11/NQ-HĐQT	10/03/2021	Registration of change of charter capital at the enterprise registration certificate
12	12/NQ-HĐQT	11/03/2021	Adjusting the plan to increase SHB's charter capital from the 2019 dividend in shares
13	13/NQ-HĐQT	26/03/2021	Applying remuneration to members of the Supervisory Board of SHB for the term 2017 - 2022
14	14/NQ-HĐQT	15/04/2021	Implementing the plan to issue shares to pay dividends in 2019 and the plan to handle odd shares (if any)
15	15/NQ-HĐQT	20/04/2021	Approving the last registration date to finalize the list of shareholders exercising the right to receive dividends in shares in 2019.
16	16/NQ-HĐQT	07/05/2021	Approving the issuance of L/C limit and guarantee limit for corporate customers
17	17/NQ-HĐQT	10/05/2021	Adjustment of securities type
18	18/NQ-HĐQT	13/05/2021	Approving the rate of foreign ownership in SHB
19	19/NQ-HĐQT	17/05/2021	Approving the 1st SHB bond issuance plan
20	20/NQ-HĐQT	20/05/2021	Determining the type of depository securities
21	21/NQ-HĐQT	20/05/2021	Adjusting the plan of profit distribution and setting up funds in 2020 and the plan to increase charter capital in 2021
22	22/NQ-HĐQT	02/06/2021	Open 5 branches and 24 transaction offices under SHB branches
23	23/NQ-HĐQT	07/06/2021	Registration of change of charter capital at the enterprise registration certificate

24	24/NQ-HĐQT	21/06/2021	Approving the extension of credit limits to corporate customers
25	25/NQ-HĐQT	24/06/2021	Approving the plan to issue SHB bonds for the second time in 2021
26	26/NQ-HĐQT	15/07/2021	Approving the plan to issue SHB bonds for the third time in 2021
27	27/NQ-HĐQT	03/08/2021	Register to change the legal representative of SHB
28	27.1/NQ-HĐQT	10/08/2021	Approving the sale/transfer of capital in SHBFC and related contents
29	28/NQ-HĐQT	17/08/2021	Approving the plan to issue SHB bonds for the fourth time in 2021
30	29/NQ-HĐQT	25/08/2021	Approving the sale/transfer of capital in SHBFC and related contents
31	29A/NQ-HĐQT	01/09/2021	Approving SHB's plan for international bond issuance under the EMTN Program
32	30/NQ-HĐQT	06/09/2021	Approving the bond offering file to the international market
33	31/NQ-HĐQT	15/09/2021	Signing a loan contract with Commerzbank Aktiengesellschaft and approving the loan plan and use of the loan
34	32/NQ-HĐQT	16/09/2021	Approving the adjustment of operating time at the establishment and operation license of SHBFC
35	33/NQ-HĐQT	21/09/2021	Approving the implementation of the plan to issue shares to increase charter capital and the plan to ensure the issuance of shares to meet the regulations on foreign ownership ratio
36	34/NQ-HĐQT	21/09/2021	Approval of registration documents for the public offering of shares
37	35/NQ-HĐQT	21/09/2021	Commitment to listing shares on the stock exchange system
38	36/NQ-HĐQT	18/10/2021	Approval of registration documents to offer additional shares to the public
39	37/NQ-HĐQT	18/10/2021	Approving the plan to ensure the issuance of shares to meet the regulations on foreign ownership ratio
40	38/NQ-HĐQT	18/10/2021	Approving the order of purposes of capital use
41	39/NQ-HĐQT	20/10/2021	Approving the plan to issue SHB bonds for the fifth time in 2021
42	40/NQ-HĐQT	02/11/2021	Approving the last registration date to finalize the list of shareholders to receive dividends in shares in 2019
43	41/NQ-HĐQT	02/12/2021	Classification of depository securities
44	42/NQ-HĐQT	06/12/2021	Approving the plan to issue SHB bonds for the sixth time in 2021
45	43/NQ-HĐQT	10/12/2021	Approving the implementation of the loan contract with Mashreq Bank PSC
46	44/NQ-HĐQT	10/12/2021	Approving the signing of a contract to transfer the right to use the trademark between SHB and SHB Finance
47	45/NQ-HĐQT	17/12/2021	Finalize the list of shareholders to exercise the right to stand for election, nominate expected personnel to

			elect members of the Board of Directors and Supervisory Board for the term 2022 - 2027
48	46/NQ-HĐQT	17/12/2021	Handling shares of shareholders who do not register to buy, do not make payment for the purchase of shares, number of odd shares of the public offering of shares in 2021
49	47/NQ-HĐQT	23/12/2021	Approving the list of expected personnel to elect additional members of the Council of Members and Supervisory Board at SHBFC for the term 2022 - 2025
50	48/NQ-HĐQT	26/12/2021	Extension of credit limits to corporate customers
51	48.1/NQ-HĐQT	30/12/2021	Approving a number of contents related to the transformation of SHBFC's legal form

Annex 02: List of related persons of SHB

No.	Name of Organization/In individual	Share transaction account (if any)	Position at SHB	Ownership certificate no., date & place of issue			Head Office address/Contact address	Date becoming related person	Date no longer related person	Reason	Relation with SHB
				No.	Date of issue	Place of issue					
1	SHB AMC			0103811666	04/05/2009	Department of Planning & Investment	71B Hoan Kiem Str, Hanoi	11/03/2009			Subsidiary
2	SHB FC			0107779290	27/03/2017	DPI	Level 6, Gelex Tower, 52 Le Dai Hanh Str., Hai Ba Trung Dist., Hanoi	12/09/2016			Subsidiary
3	SHB Laos			530/BKHDT-DTRNN-DC1	23/03/2015	MPI	No 1 Lanexang, Hatsadytai, Chanthabuly Dist., Vientian, Laos	28/04/2014			Subsidiary
4	SHB Cambodia			470/BKHDT-DTRNN	19/10/2015	MPI	707 Monivong Boulevard, Phnompenh, Cambodia	13/11/2014			Subsidiary
5	Dong Xuan JSC.			0100254713	04/07/1996	MPI	Level 3, Dong Xuan Market, Hoan Kiem Dist., Hanoi	01/01/2021			SHB is a shareholder as a result of the Habubank M&A
6	Banking Training & Consulting JSC.			0302472601	20/12/2001	MPI	402 Huynh Van Banh, 14 Ward, Phu Nhuan Dist., HCMC	01/01/2021			
7	Hanoi – Can Tho aquafood JSC.			1800604806	06/10/2005	MPI	Plot 2.17, Tra Noc 2 Industrial Park, Phuoc Thoi Ward, O Mon Dist., Can Tho Province	01/01/2021			

Annex 03: List of internal persons and related persons of internal persons

No	Name of shareholders	Share transaction account (if any)	Position	No. of shares	Percentage of ownership at year-end	Remarks
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Phụ lục 03

Danh sách người nội bộ và người có liên quan của người nội bộ

(Đính kèm Báo cáo số 29.../HDQT ngày 28/01/2022)

STT	Họ tên	Tài khoản giao dịch chứng khoán (nếu có)	Chức vụ tại công ty (nếu có)	Số cổ phiếu sở hữu cuối kỳ (cổ phiếu)	Tỷ lệ sở hữu cổ phiếu cuối kỳ (%)	Ghi chú
1	Hội đồng quản trị					
1	Đỗ Quang Hiến	069C066666	Chủ tịch HĐQT	73,352,898	2.7500	
	Lê Thị Thanh			-	-	
	Lê Thanh Hoà			-	-	
	Đỗ Quang Vinh			692,500	0.0260	
	Đỗ Vinh Quang			79,036,284	2.9631	
	Đỗ Thị Thu Hà	069C001764		54,857,924	2.0566	
	Trần Quang Nghĩa			-	-	
	Đỗ Thị Minh Nguyệt	069C066968		18,963,224	0.7109	
	Bùi Tuấn Anh			-	-	
	Công ty cổ phần Tập đoàn T&T	069C055555		266,682,746	9.9980	
	Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội	069P000001		39,486,915	1.4804	
	Tổng Công ty cổ phần Bảo hiểm Sài Gòn - Hà Nội	069C011111		-	-	
	Công ty CP Bệnh viện Giao thông vận tải			-	-	
2	Võ Đức Tiến	007C106898	Phó Chủ tịch HĐQT Phụ trách điều hành	108,747	0.0041	
	Trần Thị Thanh			-	-	
	Võ Đại Lâm			-	-	
	Hoàng Lê Thu Ngân			-	-	
	Võ Thùy Trang			-	-	
	Võ Ngọc Quang			-	-	
	Võ Đức Minh			-	-	
	Võ Thị Hà			-	-	
	Võ Thị Vinh			-	-	
	Võ Kim Oanh			-	-	
	Võ Thu Hạnh			-	-	
	Nguyễn Xuân Bi			-	-	
	Trần Bích Hằng			-	-	
	Phạm Hồng Thái			-	-	
	Nguyễn Văn Thảo			-	-	
	Lê mạnh Hùng			-	-	
3	Nguyễn Văn Lê	069C016666	Thành viên HĐQT	6,052,731	0.2269	
	Lương Thị Ngân			-	-	
	Vũ Thị Lệ Quyên			819,710	0.0307	
	Vũ Văn Cung			9,306	0.0003	
	Nguyễn Thị Mi			250,714	0.0094	
	Nguyễn Vũ Phương Vy			-	-	
	Nguyễn Minh Khải			-	-	
	Nguyễn Thị Tường			-	-	
	Nguyễn Văn Khoa			-	-	
	Cao Thị Lan			-	-	
	Nguyễn Ngọc Phụng	069C001287		672,417	0.0252	
	Nguyễn Thị Phương			-	-	

4	Trịnh Thanh Hải		Thành viên HĐQT độc lập	-	-	
	Nguyễn Thị Duyên			-	-	
	Bạch Tuyết Hương			-	-	
	Trịnh Duy Thanh			-	-	
	Christine McLaughlin			-	-	
	Trịnh Duy Linh			-	-	
	Trịnh Thanh Hiền			-	-	
	Trịnh Việt Thành			-	-	
	Nguyễn Thị Hòa			-	-	
	Trịnh Thanh Hoa			-	-	
	Bùi Văn Thành			-	-	
	Trịnh Việt Tuấn			-	-	
	Đỗ Tuyết Mai			-	-	
5	Nguyễn Thị Hoat		TV. HĐQT	-	-	
	Nguyễn Quang Huy			-	-	
	Nguyễn Ngọc Hân			-	-	
	Nguyễn Thanh Thư			-	-	
	Nguyễn Diệp Anh			-	-	
	Nguyễn Văn Hiệu			-	-	
	Lương Thị Thật			-	-	
	Nguyễn Quang Huân			-	-	
	Nguyễn Thị Nguyệt			-	-	
	Nguyễn Chí Linh			-	-	
	Nguyễn Ngọc Diệp			-	-	
6	Phạm Công Đoàn		TV. HĐQT	-	-	
	Trịnh Thị Nụ			-	-	
	Phạm Trung Thành			-	-	
	Hà Dương Như Quỳnh			-	-	
	Phạm Thị Thu Hiền			-	-	
	Phùng Mạnh Cường			-	-	
	Phạm Văn Hữu			-	-	
	Phạm Văn Căng			-	-	
	Phạm Văn Tăng			-	-	
	Tống Thị Ngoan			-	-	
	Phạm Trung Tiếp			-	-	
	Hồ Thị Diệu Huyền			-	-	
	Phạm Văn Liệu			-	-	
	Nguyễn Thị Mỹ			-	-	
	Phạm Thị Kết			-	-	
	Đỗ Xuân Diêu			-	-	
	Công ty CP Cảng Quảng Ninh			-	-	
	Công ty TNHH Núi vàng Hoàng Sơn			-	-	
7	Thái Quốc Minh		TV. HĐQT	-	-	
	Thái Dương			-	-	
	Thái Quỳnh My			-	-	
	Thái Hùng			-	-	
	Vũ Thị Vững			-	-	
	Thái Dũng			-	-	
	Đoàn Thị Hạnh			-	-	
	Thái Bình			-	-	
	Nguyễn Thị Quyên			-	-	
	Thái Thị Thanh Hà			-	-	
	Thái Việt Quân			-	-	
II	Lê Thị Ái Nga			-	-	
	Ban kiểm soát			-	-	

1	Phạm Hòa Bình		Trưởng BKS	147,173	0.0055	
	Nguyễn Thị Hải			-	-	
	Phạm Thị Loan			-	-	
	Phạm Trường Sơn			-	-	
	Phạm Ngọc Thu			-	-	
	Phạm Hồng Phương			-	-	
	Nguyễn Kim Hoàng			-	-	
	Phạm Ngọc Hoàng Lan			-	-	
	Trần Thị Nới			-	-	
	Michael M.Peter			-	-	
	Nguyễn Văn Thơi			-	-	
	Nguyễn Văn Đậu			-	-	
2	Lê Thanh Cẩm		TV. BKS	-	-	
	Lê Thị Minh Quy			-	-	
	Lê Thị Thu Vinh			-	-	
	Lê Thị Hiền			-	-	
	Nguyễn Hồng Lam			-	-	
	Nguyễn Cẩm Linh			-	-	
	Nguyễn Lam Tùng			-	-	
	Lê Thị Xuân Nguyệt			-	-	
	Trịnh Phụng			-	-	
3	Phạm Thị Bích Hồng			-	-	
	Phạm Văn Tuyên			-	-	
	Phạm Anh Quân			-	-	
	Phạm Nhật Minh			-	-	
	Phùng Phương Thảo			-	-	
	Phạm Bá Trung			-	-	
	Phạm Thị Thu Hà			-	-	
	Phạm Thị Huệ			215	0.0000	
	Phạm Thanh Nghị			-	-	
	Phạm Bá Hùng			-	-	
	Phan Thị Lan			-	-	
	Phạm Bá Dũng			-	-	
	Phạm Thúy Lan			-	-	
III	Ban Điều hành			-	-	
1	Võ Đức Tiến	007C106898	Phó Chủ tịch HĐQT Phụ trách điều hành	108,747	0.0041	
	Trần Thị Thanh			-	-	
	Võ Đại Lâm			-	-	
	Hoàng Lê Thu Ngân			-	-	
	Võ Thùy Trang			-	-	
	Võ Ngọc Quang			-	-	
	Võ Đức Minh			-	-	
	Võ Thị Hà			-	-	
	Võ Thị Vinh			-	-	
	Võ Kim Oanh			-	-	
	Võ Thu Hạnh			-	-	
	Nguyễn Xuân Bi			-	-	
	Trần Bích Hằng			-	-	
	Phạm Hồng Thái			-	-	
	Nguyễn Văn Thảo			-	-	
	Lê mạnh Hùng			-	-	
2	Lê Đăng Khoa		Phó TGD	-	-	
	Hà Thị Hồng			-	-	
	Lê Trọng Khôi			-	-	

	Nguyễn Thị Hương			-	-	
	Lê Hương Giang			-	-	
	Lê Trọng Khuê			-	-	
	Nguyễn Thị Thanh Dung			-	-	
	Lê Trung Kiên			-	-	
	Nguyễn Thị Ngân			-	-	
3	Ngô Thu Hà		Phó TGD	1,941,608	0.0728	
	Nguyễn Tuấn Hùng			-	-	
	Ngô An Ủy			-	-	
	Trần Thị Thoa			-	-	
	Ngô Trung Dũng			-	-	
	Nguyễn Hà Minh			-	-	
	Nguyễn Hà Minh Ngọc			-	-	
	Ngô Trung Dũng			-	-	
	Nhâm Thị Thanh			-	-	
	Nguyễn Anh Tuấn			-	-	
	Phạm Thị Loan			-	-	
4	Ninh Thị Lan Phương		Phó TGD	96,930	0.0036	
	Ninh Văn Việt			-	-	
	Lưu Thị Sửu			-	-	
	Ninh Lan Hương			-	-	
	Phạm Thùy Linh			-	-	
	Phạm Ngọc Hưng			-	-	
	Đỗ Xuân Khánh			-	-	
5	Nguyễn Huy Tài		Phó TGD	-	-	
	Trần Thị Huệ			-	-	
	Trần Hữu Tiến			-	-	
	Trần Thị Hoài Thanh			-	-	
	Nguyễn Huy Thành			-	-	
	Mai Thị Hằng			-	-	
	Nguyễn Thị Minh Hải			-	-	
	Phạm Văn Tiến			-	-	
	Vũ Thị Hòa			-	-	
	Nguyễn Thu Hiền			-	-	
	Dặng Trường Sơn			-	-	
	Trần Thị Kim Dung			-	-	
	Nguyễn Diên Thảo			-	-	
	Nguyễn Thành Huy			-	-	
	Nguyễn Huy Minh			-	-	
	Nguyễn Minh Vi			-	-	
	Nguyễn Trí Phúc			-	-	
6	Hoàng Thị Mai Thảo			-	-	
	Đào Anh Tuấn			-	-	
	Đào Sơn Tùng			-	-	
	Đào Thảo Phương			-	-	
	Hoàng Hữu Liên			-	-	
	Nguyễn Thị Khoa			-	-	
	Đào Phú Nhân			-	-	
	Huy Thị Bé			-	-	
	Hoàng Thị Anh Nguyên			-	-	
	Hoàng Hữu Trường			-	-	
	Trịnh Xuân Phú			-	-	
	Lê Thị Hương			-	-	
7	Đỗ Đức Hải			134	0.0000	
	Trần Thị Ngọc Anh			-	-	
	Đỗ Minh Phương			-	-	
	Đỗ Minh Thư			-	-	

	Dỗ Đức Nhật Minh			-	-
	Dỗ Đức Hoàng			-	-
	Dỗ Hoàng Lan			-	-
	Trần Đình Đạo			-	-
	Trần Thị Gái			-	-
	Trương Thị Đào			-	-
8	Dỗ Quang Vinh	069C066666	Chủ tịch HĐQT	692,500	0.0260
	Dỗ Quang Hiền			73,352,898	2.7500
	Lê Thanh Hoà			-	-
	Dỗ Vinh Quang			79,036,284	2.9631
	Kylie Linh Đỗ			-	-
	Kingston Minh Đỗ			-	-
IV	Người phụ trách Quản trị Công ty	0001018862		800	0.0000
	Phạm Bích Liên			-	-
	Phạm Bá Hiền			-	-
	Lê Thị Thủy			-	-
	Đinh Quốc Hiền			-	-
	Nguyễn Thị Thắm			-	-
	Đinh Đức Thành			-	-
	Phạm Hồng Chương			-	-
	Bùi Thị Hồng Sơn			-	-
V	Kế toán trưởng		Giám đốc Ban kế toán	4,957	0.0002
	Ngô Thị Vân			-	-
	Nguyễn Hữu Đông			-	-
	Nguyễn Thị Vân Anh			-	-
	Nguyễn Hữu Lưu Phúc			-	-
	Phạm Thị Tiểu			-	-
	Ngô Đăng Lâm			-	-
	Đinh Thị Quý			-	-
	Ngô Thị Thu Hiền			-	-
	Trần Duy Hường			-	-
	Ngô Đăng Dũng			-	-
	Nguyễn Thị Kiều Oanh			-	-
	Ngô Đăng Mạnh			-	-
	Nguyễn Thị Thanh Huyền			-	-

10/10/2020