

No: 190/HĐQT

Hanoi, July 20, 2022

TRANSLATION

CORPORATE GOVERNANCE REPORT
(1H2022)

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**
- Corporate governance model: General Assembly of Shareholders, Board of Directors, Supervisory Board and CEO.
- Implementation of internal audit function: completed

I. Activities of the General Meeting of Shareholders

On April 20, 2022, Saigon – Hanoi Bank (SHB) organized the 30th Annual General Meeting of Shareholders (AGM). Based on reports, proposals and discussions, the General Meeting of Shareholders has approved Resolution No. 01/NQ-DHDCD dated April 20, 2022 (hereinafter referred to as Resolution No. 01/NQ-DHDCD) with the following contents:

1. Approving the report on business performance in the 2017-2022 term and operational orientation for the 2022-2027 term of the Board of Directors of Saigon - Hanoi Commercial Joint Stock Bank.
2. Approving the report on 2021 business results and business plan for 2022 of Saigon - Hanoi Commercial Joint Stock Bank.
3. Approving the Report on performance of assigned tasks and powers in 2021 and the 2017-2022 term of the Supervisory Board of Saigon - Hanoi Commercial Joint Stock Bank.
4. Approving the profit allocation plan and setting aside funds in 2021.
5. Approval of the Report on charter capital increase in 2022.
6. Approving the Proposal to increase capital from the issuance of shares under the ESOP for SHB employees.
7. Approving the Proposal to increase capital from the issuance of shares for foreign investors and foreign strategic investors.
8. Approving the write-off of NPLs off the balance sheet of Saigon - Hanoi Commercial Joint Stock Bank.
9. Approving the Amendment of the Charter and some internal documents of Saigon - Hanoi Commercial Joint Stock Bank.
10. Approving the selection of independent auditor to perform the audit of SHB's 2022 financial statements.
11. Approving the number and composition of the Board of Directors and Supervisory Board of SHB for the term 2022-2027.

12. Approving the election results and approving the elected members of the Board of Directors and Supervisory Board for the term 2022-2027.

II. Operations of the Board of Directors (BOD):

1. Information about members of BOD

1.1. Information about members of BOD for the term 2017 – 2022

No.	BOD's member	Position (independent member of the BOD, non-executive member of the BOD)	Day becoming/no longer member of the BOD/ independent 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	27/04/2017	
4	Mr. Thai Quoc Minh	BOD member – non-executive	23/04/2018	
5	Mr. Pham Cong Doan	BOD member – non-executive	27/04/2017	20/04/2022
6	Ms. Nguyen Thi Hoat	BOD member – non-executive	15/06/2020	20/04/2022
7	Mr. Trinh Thanh Hai	Independent BOD member – non-executive	23/04/2018	20/04/2022

1.2. Information about members of BOD for the term 2022 – 2027 in 1H2022

No.	BOD's member	Position	Day becoming/no longer member of the BOD/independent member of the BOD	
			Date of appointment	Date of dismissal
1	Mr. Do Quang Hien	Chairman – Non-executive	Reappointed on 20/04/2022	
2	Mr. Vo Duc Tien	Vice Chairman – Non-executive	Reappointed on 20/04/2022	
3	Mr. Nguyen Van Le	BOD member – Non-executive	Reappointed on 20/04/2022	
4	Mr. Thai Quoc Minh	BOD member – Non-executive	Reappointed on 20/04/2022	
5	Mr. Do Quang Vinh	BOD member – Executive	Appointed on 20/04/2022	

6	Mr. Do Van Sinh	BOD member – Non-executive	Appointed on 20/04/2022	
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2. BOD meetings

2.1. BOD meetings for the 2017-2022 term in the first 6 months of 2022

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

2.2. BOD meetings for the 2022-2027 term in the first 6 months of 2022

No	BOD's member	Number of meetings attended	Percentage	Reason for absence
1	Mr. Do Quang Hien	2/2	100%	
2	Mr. Vo Duc Tien	2/2	100%	
3	Mr. Nguyen Van Le	2/2	100%	
4	Mr. Thai Quoc Minh	2/2	100%	
5	Mr. Do Quang Vinh	2/2	100%	
6	Mr. Do Van Sinh	2/2	100%	

3. Activities of the Board of Directors in the first 6 months of 2022

3.1. Management and surveillance activities of the Board of Directors

The Board of Directors of the previous term (2017-2022) performed the tasks until the end of April 20, 2022 and the Board of Directors of the new term (2022-2027) was elected at the 30th Annual General Meeting of Shareholders on April 20, 2022 with 06 members. 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 the first 6 months of 2022, the Board of Directors held 05 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 supervises the Bank's activities on a regular basis through periodic reports and reports/recommendations from the Board of Management. In addition, supervision is also carried out through reviewing and processing information from reports prepared by the Supervisory Board and Internal Audit Division. As a result, management and supervision activities are always effective, ensuring safe and sustainable development; The Board of Directors has issued Resolutions and Decisions in accordance with the provisions of the Law and of SHB; The Board of Directors directed the successful organization of the 2022 Annual General Meeting of Shareholders of 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 responsibility of the Committee and units under the Board of Directors to ensure complete and comprehensive information on the Bank's operation is provided to the Board of Directors, ensuring compliance with the law and the Resolution of the General Meeting of Shareholders.

3.2 Directing the implementation of the strategy

Board of Directors has established Steering Committees to promptly orient and supervise the Board of Management to drastically implement and promote business activities led by the Chairman of the Board of Directors. Especially, the Steering Committee for Banking Development Strategy, Technology Modernization and Banking Digital Transformation (the Steering Committee) has selected the world's leading consulting firms to plan the banking development strategy, accompanying the Bank in the process of banking innovation and modernization; At the same time, the Board of Directors established a Project Management Board on Banking Development Strategy, Technology Modernization and Banking Digital Transformation with the aim of supervising and organizing the implementation of modernization projects in the field of information technology at SHB as approved by the Steering Committee;

In the first 6 months of 2022, the Board of Directors of SHB decided to establish a Business Management Board under the CEO to define a focal point to improve credit granting process, improve customer service quality, focus on customers, exploit diverse customer files Ecosystem/chain financing. At the same time, the Board of Directors directed to focus on promoting institutional and mechanism reform, streamlining the internal document system and strongly restructuring the Head Office in terms of organizational structure, improving the quality of human resources development and training.

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;
- Co-ordinating with the BOD's Office to give advice the Board of Directors 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;
- Co-ordinating with the BOD's Office to give advice to the Board of Directors regarding senior personnel works (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:

The Risk Management Committee has the function of advising the Board of Directors in formulating and high-level monitoring the implementation of risk management strategies and policies. The Risk Management Committee advised the Board of Directors and regularly worked with the Board of Management on the development and improvement of risk management strategies and policies, internal control system, and risk monitoring and warning, as well as proposed solutions to manage and control risks. Thereby, the Risk Management Committee has advised the Board of Directors to effectively manage and supervise business activities, limit risks and ensure compliance with legal regulations.

Some key activities of the Risk Management Committee in the first 6 months of the year:

- Advising on the implementation of risk management projects such as: centralized CIC; monthly calculation of capital adequacy ratio (CAR); internal assessment of capital adequacy (ICAAP); upgrading components of the internal credit rating system;
- Advising and supervising the periodic review of policies and regulations on risk management, including: directly commenting, building and adjusting professional regulations to ensure consistency and suitability with risk management strategy; building, completing and implementing business continuity plan (BCP) for all business units and

Head Office; developing regulations to implement Risk control and self-assessment method (RCSA);

- The Risk Management Committee has consolidated its personnel organization and assigned tasks to the members of the Risk Management Committee in accordance with the orientation and assignment of tasks of the Board of Directors for the new term 2022-2027; participated in the evaluation of operational results and efficiency and proposed recommendations to improve the organizational structure and operation of the Risk Management Division, and the Internal Control and Compliance Supervision Department.

4.3. Internal Security Department

The Internal Security Department has the function of advising and assisting the Board of Directors on ensuring security and safety activities throughout SHB system and its member units.

In the first 6 months of 2022, the Internal Security Department has implemented the works according to the functions and tasks assigned by the Board of Directors, specifically:

- Developing plans and implementing measures to ensure security, internal safety, information security at SHB; coordinating with relevant departments to inspect and supervise the compliance with policies and laws, developing regulations, procedures, etc. in order to limit risks and losses for SHB;
- Contributing ideas to develop documents, processes and regulations of the units in the entire SHB system in a timely and effective manner;
- Internal Security Department has coordinated with functional units of SHB to effectively verify, investigate, and report to the Board of Directors and Board of Management on solutions and measures to recover assets, implement debt settlement plans and prevent mistakes, contributing to limiting risks and losses for the Bank.

4.4. Digital Transformation Center:

The Digital Transformation Center is a unit under the Board of Directors, performing the function of advising and assisting the Board of Directors in the fields of banking technology modernization, including: Researching and understanding digital transformation trends, different digital products on the market to advise the Board of Directors to develop strategies and plans for digital transformation in the short, medium and long term; Advising the Board of Directors in digital database management, which is an important resource to create growth motivation for SHB.

In the first 6 months of the year, the Digital Transformation Center cooperated with the Digital Banking Division to complete the development of more than 40 features on the mobile banking and internet banking platforms for individual and corporate customers, putting SHB in the Top 5 banks with a number of new products and services in terms of 100% digital experience, thereby providing the most optimal Customer Journey on the market at the moment; Planning and initially implementing a strong organizational culture transformation, focusing on outstanding Customer experience and prioritizing the Digital Journey; Participating in the National Digital Transformation through promotional activities and raising public awareness for banking and financial products on digital channels.

SHB's comprehensive banking modernization and digital transformation have recorded certain achievements. This is an important starting point to create a premise to accelerate, towards the goal of turning SHB into the No. 1 bank in terms of efficiency and technology among commercial banks in Vietnam by 2025.

5. Resolutions of the BOD:

In the first 6 months of 2022, the Board of Directors of SHB has issued 20 Resolutions – Details are listed in Annex 01 attached.

III. Supervisory Board:

1. Information about members of Supervisory Board.

1.1. Information about members of the Supervisory Board for the term 2017-2022

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

1.2. Information about members of the Supervisory Board for the term 2022-2027

No.	Members of Supervisory Board	Position	Day becoming/no longer member of Supervisory Board	Qualification
1	Mr. Pham Hoa Binh	Head	Re-appointed on 20/04/2022	Bachelor of Economics – Majoring in Finance & Credit – HCMC Banking Academy
2	Ms. Le Thanh Cam	Member	Re-appointed on 20/04/2022	Bachelor of Finance & Banking – Hanoi National Economics University, MBA – Pacific Western University US
3	Mr. Vu Xuan Thuy Son	Member	Newly appointed on 20/04/2022	Bachelor of Economics, majoring in Banking and Finance – Hanoi National Economics University

2. Supervisory Board Meetings

2.1. Meetings of the Supervisory Board for the 2017-2022 term in the first 6 months of 2022

STT	Member of BKS	Number of meetings attended	Meeting attendance rate	Voting rate	Reasons for not attending the meeting
1	Mr. Pham Hoa Binh	02	100%	100%	
2	Ms. Le Thanh Cam	02	100%	100%	
3	Ms. Pham Thi Bich Hong	02	100%	100%	

2.2. Meetings of the Supervisory Board for the term 2022-2027 in the first 6 months of 2022

STT	Member of BKS	Number of meetings attended	Meeting attendance rate	Voting rate	Reasons for not attending the meeting
1	Mr. Pham Hoa Binh	01	100%	100%	
2	Ms. Le Thanh Cam	01	100%	100%	
3	Mr. Vu Xuan Thuy Son	01	100%	100%	

3. Surveillance activities of the Supervisory Board toward the Board of Directors, CEO 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-DHĐCD; the implementation of recommendations and proposals of the Supervisory Board to the Board of Directors. 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.

3.2. CEO/Executive person (collectively referred to as CEO):

In its operation, SHB complied with the provisions of the law, the State Bank, the Charter, relevant internal regulations of SHB and Resolution No. 01/NQ-ĐHĐCD dated April 20, 2022.

3.3. Shareholders:

The Supervisory Board has coordinated 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, ensuring that their share capital does not exceed the capital contribution ratio in accordance with the law, the State Bank of Vietnam and SHB's Charter.

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

Complying with the provisions of the Charter, Internal Regulations on SHB's governance, Regulations on organization and operation of the Supervisory Board of SHB.

5. Other activities of the Supervisory Board

Performing other duties and powers as prescribed in the Charter, other internal regulations of SHB and the provisions of law.

IV. Board of Management (CEO 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
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
6	Ms. Hoang Thi Mai Thao – DCEO	19/08/1973	Master	08/01/2021
7	Mr. Do Duc Hai – DCEO	13/02/1982	Bachelor of Finance & Banking	28/01/2021
8	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

The Bank regularly sends managers to participate in training courses held periodically by the Stock Exchange and the State Securities Commission on corporate governance. In addition, SHB also sent staff to participate in seminars and training sessions organized by the Stock Exchange and the State Securities Commission to update relevant law changes as well as organize training courses in management and governance skills for staff.

VII. List of related persons of Saigon – Hanoi Bank and transactions of related persons of SHB with SHB: details can be referred to at Annex 02 and Annex 03 attached herewith.

VIII. Transactions of internal persons and their related persons: details can be referred to at Annex 04 and Annex 05 attached herewith.

IX. Other significant issues: None

Respectfully,

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 THE FIRST 6 MONTHS OF 2022**

No.	Resolution Number	Date	Content
1	01/NQ-HDQT	18/01/2022	Implementing corporate bond trading activities
2	02/NQ-HDQT	21/01/2022	Confirmation of the type of depository securities
3	03/NQ-HDQT	21/01/2022	Making the list and organizing the Annual General Meeting of Shareholders in 2022
4	04/NQ-HDQT	28/02/2022	Approving the nomination of persons as members of the Board of Directors and Supervisory Board of SHB for the term 2022 - 2027
5	05/NQ-HDQT	07/03/2022	Appointment of Shareholders' eligibility inspection board at the 30th Annual General Meeting of Shareholders
6	06/NQ-HDQT	17/03/2022	Approving the granting of credit lines to corporate customers
7	07/NQ-HDQT	30/03/2022	Approving the change in credit conditions for corporate customers
8	08/NQ-HDQT	04/04/2022	Approving the adjustment of the operating term in the establishment and operation license of SHBFC
9	09/NQ-HDQT	04/04/2022	Approving the list of Members' Council and Supervisory Board members of SHBFC for the term 2022 - 2027
10	10/NQ-HDQT	18/04/2022	Change management unit of Tan Trieu Transaction Office under SHB Van Phuc branch to SHB Ha Dong branch
11	11/NQ-HDQT	26/04/2022	Assigning titles for members of the Board of Directors of SHB for the term 2022 - 2027
12	12/NQ-HDQT	26/04/2022	Assigning tasks to members of the Board of Directors for the term 2022 - 2027
13	13/NQ-HDQT	10/05/2022	Applying remuneration to members of the Supervisory Board for the term 2022 - 2027
14	14/NQ-HDQT	10/05/2022	Applying remuneration to members of the Board of Directors for the term 2022 - 2027
15	15/NQ-HDQT	12/05/2022	Approving the granting of credit lines to corporate customers
16	16/NQ-HDQT	12/05/2022	Unpaid leave by Mr. Nguyen Van Le
17	16.1/NQ-HDQT	12/05/2022	Assigning tasks to members of the Board of Directors for the term 2022 - 2027 during Mr. Nguyen Van Le's unpaid leave
18	17/NQ-HDQT	17/05/2022	Approving the granting of L/C limit and guarantee limit for corporate customers
19	18/NQ-HDQT	31/05/2022	Signing a loan contract with Deutsche Bank AG and approve the loan plan and use of the loan
20	19/NQ-HDQT	16/06/2022	Approving the expected personnel to hold the position of CEO of SHB

Annex 02: List of related persons of SHB

No.	Name of Organization/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: Transactions between the Company and related persons, large shareholders, internal persons, and related persons of internal persons

No	Name of shareholders	Relations	Business certificate, date of issue, place of issue	Head office address/ contact address	Time of transaction	Resolution no.	Content
1	Saigon – Hanoi Securities JSC	Related person of BOD's member	71/GCNTVLK, date of issue: 30/11/2007, place of Issue: Vietnam Securities Depository	41 Ngo Quyen, Hoan Kiem, Hanoi	18/01/2022	01/NQ-HDQT	Corporate bond
2	Saigon – Hanoi Securities JSC	Related person of BOD's member	71/GCNTVLK, date of issue: 30/11/2007, place of Issue: Vietnam Securities Depository	41 Ngo Quyen, Hoan Kiem, Hanoi	17/03/2022	06/NQ-HDQT	Credit Extension
					12/05/2022	15/NQ-HDQT	
3	T&T Group JSC	Large shareholder of SHB	0100233223, date of issue: 13/07/2021, place of issue: DPI	18 Hang Chuoi Street, Hai Ba Trung District, Hanoi	17/05/2022	17/NQ-HDQT	L/C limit

Annex 04: List of internal persons, and related persons of internal persons

No	Name of shareholders	Share transaction account (if any)	Position	No. of shares owned	Percentage of ownership	Remarks
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PHỤ LỤC 04

Danh sách người nội bộ và người có liên quan của người nội bộ
(Đính kèm Báo cáo số 130/HĐQT ngày 20/07/2022)

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 Hải	069C066666	Chủ tịch HĐQT	73.352.898	2,7508	
	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	069C081764		54.857.924	2,0566	
	Trần Quang Nghĩa			-	-	
	Đỗ Thị Minh Nguyệt	069C066968		18.963.224	0,7169	
	Bùi Tuấn Anh			-	-	
	Công ty cổ phần Tập đoàn T&T	049C055555		266.682.746	9,9980	
2	Vũ Đức Tiến	007C106898	Phó Chủ tịch HĐQT Phụ trách điều hành	148.747	0,0041	
	Trần Thị Thanh			-	-	
	Vũ Đại Lâm			-	-	
	Hoàng Lê Thu Ngân			-	-	
	Nguyễn Huy Quang			-	-	
	Vũ Thủy Trang			-	-	
	Vũ Ngọc Quang			-	-	
	Vũ Đức Minh			-	-	
	Vũ Tài Hà			-	-	
	Vũ Thị Vĩnh			-	-	
	Vũ Kim Cảnh			-	-	
	Vũ Thu Hinh			-	-	
	Nguyễn Xuân Bi			-	-	
	Trần Bích Hồng			-	-	
	Phạm Hồng Thái			-	-	
	Nguyễn Văn Tháo			-	-	
	Lê Mạnh Hùng			-	-	
3	Nguyễn Văn Lê	069C016666	Thành viên HĐQT	4.053.731	0,2349	
	Lương Thị Ngân			-	-	
	Vũ Thị Lệ Quyên			819.710	0,0307	
	Vũ Văn Cung			9.306	0,0003	
	Nguyễn Thị Mĩ			258.714	0,0094	
	Nguyễn Vũ Phương Vy			-	-	

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
	Nguyễn Minh Khai			-	-	
	Nguyễn Thị Tường			-	-	
	Nguyễn Văn Khoa			-	-	
	Cao Thị Lan			-	-	
	Nguyễn Ngọc Phương	009C001287		672.417	0,0252	
	Nguyễn Thị Phương			-	-	
4	Đỗ Văn Sinh		Thành viên HĐQT độc lập	-	-	
	Nguyễn Thị Yên			-	-	
	Đỗ Tiến			-	-	
	Phạm Thị Hồng Thiêm					
	Đỗ Ngân Chi			-	-	
	Trịnh Huy Linh			-	-	
	Đỗ Văn Sóng			-	-	
	Nguyễn Thị Mỹ Chinh			-	-	
	Đỗ Văn Sỏi			-	-	
	Nguyễn Thị Sơn			-	-	
	Nguyễn Thị Lịch			-	-	
	Đỗ Thị Liên			-	-	
	Nguyễn Văn Linh			-	-	
	Đỗ Thị Sáu			-	-	
	Đỗ Thị Bảy			-	-	
	Đỗ Quang Minh			-	-	
	Đỗ Văn Sinh			-	-	
	Đỗ Thị Thuận			-	-	
	Đỗ Thị Xuyên			-	-	
	Đào Nguyễn Quý			-	-	
	Đỗ Thị Năm			-	-	
	Đỗ Thị Xuân			-	-	
5	Đỗ Quang Vinh		TV. HĐQT	692.500	0,0260	
	Đỗ Quang Hiền			73.352.898	2,7500	
	Lê Thanh Hòa			-	-	
	Đỗ Vinh Quang			79.036.284	2,9631	
	Kylie Linh Đỗ			-	-	
	Kingston Minh Đỗ			-	-	
	Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội			39.487.278	1,4804	
	Tổng Công ty cổ phần Bảo hiểm Sài Gòn - Hà Nội			-	-	

STT	Họ tên	Tài khoản giao dịch chứng khoán (sổ cổ)	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
	Công ty cổ phần Quản lý Quỹ BVIM			-	-	
	Công ty Tài chính TNHH MTV Ngân hàng TMCP Sài Gòn - Hà Nội			-	-	
	Công ty cổ phần Hòa ngọc Á Châu			-	-	
6	Thái Quốc Minh		TV. HĐQT	-	-	
	Thái Dương			-	-	
	Thái Quỳnh Mỹ			-	-	
	Thái Hùng			-	-	
	Vũ Thị Vàng			-	-	
	Thái Dũng			-	-	
	Đoàn Thị Hạnh			-	-	
	Thái Bình			-	-	
	Nguyễn Thị Quyên			-	-	
	Thái Thị Thanh Hà			-	-	
	Thái Việt Quân			-	-	
	Lê Thị Ái Nga			-	-	
	Công ty TNHH Hữu nghị Việt Nam – Mỹ La Tinh			-	-	
II	Ban kiểm soát			-	-	
1	Phạm Hòa Bình		Trưởng BKS	147.173	0,0035	
	Nguyễn Thị Hải			-	-	
	Phạm Thị Loan			-	-	
	Phạm Trường Sơn			-	-	
	Phạm Ngọc Thu			-	-	
	Phạm Hồng Phương			-	-	
	Nguyễn Kim Hoàng			-	-	
	Phạm Ngọc Hoàng Lan			-	-	
	Trần Thị Nết			-	-	
	Michael M.Peter			-	-	
	Nguyễn Văn Thôi			-	-	
	Nguyễn Văn Đẩu			-	-	
2	Lê Thanh Cẩm		TV. BKS	-	-	
	Lê Thị Minh Quy			-	-	
	Lê Thị Thu Vinh			-	-	
	Lê Thị Hiền			-	-	

STT	Họ tên	Thị 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
	Nguyễn Hồng Lam			-	-	
	Nguyễn Cẩm Linh			-	-	
	Nguyễn Lam Tùng			-	-	
	Lê Thị Xuân Nguyệt			-	-	
	Trịnh Phụng			-	-	
3	Vũ Xuân Thủy Sơn		TV. BKS	-	-	
	Trần Thị Huệ			-	-	
	Vũ Xuân Dương			-	-	
	Trần Thị Trà			-	-	
	Vũ Trần Nam Khánh			-	-	
	Vũ Trần Ngọc Diệp			-	-	
	Vũ Thị Thu Giang			-	-	
	Vũ Xuân Đại			-	-	
	Phạm Duy Thơm			-	-	
	Nguyễn Thanh Nga			-	-	
III	Ban Điều hành			-	-	
1	Vũ Đức Tiến	087C106808	Phó Chủ tịch HĐQT Phụ trách điều hành	103.747	0,0041	
	<i>Chi tiết xem tại mục I</i>					
2	Lê Đình Khoa		Phó TGD	-	-	
	Hà Thị Hồng			-	-	
	Lê Trọng Khôi			-	-	
	Nguyễn Thị Hương			-	-	
	Lê Hương Giang			-	-	
	Lê Kim Khánh			-	-	
	Lê Kim Yến			-	-	
	Lê Trọng Khuê			-	-	
	Nguyễn Thị Thanh Dung			-	-	
	Lê Trung Kiên			-	-	
	Nguyễn Thị Ngân			-	-	
	Nguyễn Đức Thọ			-	-	
	Đinh Thị Nguyệt			-	-	
	Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội			39.487.278	1,4004	
	Tổng Công ty cổ phần Bảo hiểm Sài Gòn - Hà Nội			-	-	
	Công ty cổ phần Bất động sản Lilaes			-	-	

STT	Họ tên	Tài khoản giao dịch chứng khoán (nền cổ)	Chức vụ tại công ty (nền cổ)	Số cổ phiếu sở hữu cuối kỳ (cổ phiếu)	Tỷ lệ sở hữu cổ phiếu cuối kỳ (%)	Ghi chú
	Công ty Tài chính TNHH MTV Ngân hàng TMCP Sài Gòn - Hà Nội			-	-	
	Công ty cổ phần In sách giáo khoa tại thành phố Hà Nội			-	-	
3	Ngô Thu Hà		Phó TGB	1.941.648	0,0728	
	Nguyễn Tuấn Hùng			-	-	
	Ngô An Ủy			-	-	
	Tuân Thị Thảo			-	-	
	Ngô Trung Dũng			-	-	
	Nguyễn Hà Minh			-	-	
	Nguyễn Hà Minh Ngọc			-	-	
	Nhiệm Thị Thanh			-	-	
	Nguyễn Anh Tuấn			-	-	
	Phạm Thị Loan			-	-	
4	Ninh Thị Lan Phương		Phó TGB	96.930	0,0036	
	Ninh Văn Việt			-	-	
	Lưu Thị Sáu			-	-	
	Ninh Lan Hương			-	-	
	Phạm Thủy Linh			-	-	
	Phạm Ngọc Hưng			-	-	
	Bồ Xuân Khánh			-	-	
	Công ty TNHH MTV Quản lý và Khai thác tài sản Ngân hàng TMCP Sài Gòn - Hà Nội			-	-	
5	Nguyễn Huy Tài		Phó TGB	-	-	
	Trần Thị Huệ			-	-	
	Trần Hòa Tiến			-	-	
	Trần Thị Hoài Thanh			-	-	
	Nguyễn Huy Thành			-	-	
	Mai Thị Hằng			-	-	
	Nguyễn Thị Minh Hải			-	-	
	Phạm Văn Tiến			-	-	
	Vũ Thị Hòa			200	0,00001	
	Nguyễn Tàu Hiền			-	-	

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
	Đặng Trường Sơn			-	-	
	Trần Thị Kim Dung			-	-	
	Nguyễn Diễm Thảo			-	-	
	Nguyễn Thành Huy			-	-	
	Nguyễn Huy Minh			-	-	
	Nguyễn Minh Vi			-	-	
	Nguyễn Trí Phúc			-	-	
6	Hoàng Tài Mai Thảo		Phó TGB	-	-	
	Đào Anh Tuấn			-	-	
	Đào Sơn Tùng			-	-	
	Đào Thảo Phương			-	-	
	Hoàng Hữu Liên			-	-	
	Nguyễn Thị Khoa			-	-	
	Đào Phú Nhân			-	-	
	Huy Thị Bội			-	-	
	Hoàng Thị Anh Nguyễn			-	-	
	Hoàng Hữu Trường			-	-	
	Trịnh Xuân Phú			-	-	
	Lê Tài Hương			-	-	
	Công ty Tài chính TNHH MTV Ngân hàng TMCP Sài Gòn - Hà Nội			-	-	
7	Bồ Đức Hải		Phó TGB	134	0,0060	
	Trần Thị Ngọc Anh			-	-	
	Bồ Minh Phương			-	-	
	Bồ Minh Thư			-	-	
	Bồ Đức Nhật Minh			-	-	
	Bồ Đức Hoàng			-	-	
	Bồ Hoàng Lan			-	-	
	Trần Đình Đạo			-	-	
	Trần Thị Gái			-	-	
	Trương Thị Đào			-	-	
8	Bồ Quang Vinh		Phó TGB	692.500	0,0260	
	(Chỉ tiết chọn tại mục I)					

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
IV	Người phụ trách Quản trị Công ty			-	-	
	Phạm Bích Liên	0210923160	Chính Văn phòng HĐQT	-	-	
	Phạm Bá Hiến			-	-	
	Lê Thị Thúy			-	-	
	Đinh Quốc Hiến			-	-	
	Nguyễn Thị Thẩm			-	-	
	Đinh Đức Thành			-	-	
	Phạm Hồng Chương			-	-	
	Bùi Thị Hồng Sơn			-	-	
V	Kế toán trưởng			-	-	
	Ngô Thị Vân		Giám đốc Ban kế toán	457	0,00002	
	Nguyễn Hữu Đông			-	-	
	Nguyễn Thị Vân Anh			-	-	
	Nguyễn Hữu Lưu Phúc			-	-	
	Phạm Thị Tiểu			-	-	
	Ngô Đông Lâm			-	-	
	Đinh Thị Quý			-	-	
	Ngô Thị Thu Hiền			-	-	
	Trần Duy Hường			-	-	
	Ngô Đăng Đăng			-	-	
	Nguyễn Thị Kiều Oanh			-	-	
	Ngô Đăng Mạnh			-	-	
	Nguyễn Thị Thanh Huyền			-	-	
	Công ty Tài chính TNHH MTV Ngân hàng TMCP Sài Gòn - Hà Nội			-	-	

Annex 05: Transactions by internal persons and related persons

No.	Transacted by	Relationship with internal person	Shares owned at the beginning of the period		Shares owned at the end of the period		Reason
			No. of shares	Percentage	No. of shares	Percentage	
1	Saigon – Hanoi Securities JSC	Related person to internal person	39,486,915	1,480	39,487,278	1,480	Amendment
2	Ngo Thi Van	Chief accountant	4,957	0.000	457	0.0002	Selling
3	Pham Bich Lien	Person in charge of corporate governance	800	0.000	-	-	Selling