



**CORPORATE GOVERNANCE REPORT
(1H2023)**

Kind attention to: - **The State Securities Commission**
- **Ho Chi Minh City Stock Exchange**

- Company name: **Saigon – Hanoi Commercial Joint-Stock Bank**
- Head office address: **No 77 Tran Hung Dao Street, Hoan Kiem District, Hanoi**
- Telephone: **04 3942 3388** Fax: **04 3941 1086** Email:
- Charter capital: **VND 30,673,831,960.000**
- Ticker code: **SHB**
- Corporate governance model: Annual General Meeting (AGM), Board of Directors (BOD), Board of Supervisors (BOS) and Chief Executive Officer (CEO).
- Implementation of internal audit function: completed

I. Activities of the Annual General Meeting

On April 11, 2023, the 31st Annual General Meeting (AGM) of Saigon – Hanoi Bank (SHB) was successfully held.

Based on reports, proposals and discussions, the Annual General Meeting of Shareholders has approved Resolution No. 01/NQ-DHDCD dated April 11, 2023 (hereinafter referred to as Resolution No. 01/NQ-DHDCD) with the following contents:

1. Approving the BOD report on business performance in 2022 and business orientation in 2023 of the BOD of Saigon - Hanoi Commercial Joint Stock Bank.
2. Approving the Board of Management (BOM) report on business performance in 2022 and business plan in 2023 of Saigon - Hanoi Commercial Joint Stock Bank.
3. Approving the Board of Supervisors report on BOS performance in 2022 and the work plan in 2023 of the BOS of Saigon - Hanoi Commercial Joint Stock Bank.
4. Approving the distribution of profit plan and provisions in 2022.
5. Approval of the charter capital increase in 2022 by paying stock dividend to existing shareholders.
6. Approving the charter capital increase by share issuance under the employee stock ownership plan (ESOP) for SHB employees.
7. Approving the change in charter capital increase plan in accordance with the Resolution of the 30th AGM and the term 2022-2027.
8. Approving the replacement, addition and election of new members of the BOD.
9. Approving the selection of independent auditor to audit financial statements in 2023 of Saigon - Hanoi Commercial Joint Stock Bank.
10. Approving the election results and approving the elected members of the BOD for the term 2022-2027.

II. The Board of Directors:

1. Information about members of BOD for the term 2022-2027 in the first 6 months of 2023

a. Information about members of BOD for the term 2022-2027 by 11/04/2023

No.	BOD's member	Position (independent member, non-executive member of the BOD)	Date of Election/Resignation	
			Date of election	Date of resignation
1	Mr. Do Quang Hien	Chairman – Non-executive	Re-elected by AGM on 20/04/2022	
2	Mr. Vo Duc Tien	Vice Chairman – Non-executive	Re-elected by AGM on 20/04/2022	11/04/2023
3	Mr. Nguyen Van Le	BOD member – Non-executive	Re-elected by AGM on 20/04/2022	11/04/2023
4	Mr. Thai Quoc Minh	BOD member – Non-executive	Re-elected by AGM on 20/04/2022	
5	Mr. Do Quang Vinh	Vice Chairman – Executive	Elected by AGM on 20/04/2022	
6	Mr. Do Van Sinh	Independent member of BOD – Non-executive	Elected by AGM on 20/04/2022	

b. Information about members of BOD for the term 2022 – 2027 as of 11/04/2023

No.	BOD's member	Position (independent member, non-executive member of the BOD)	Date of Election/Resignation	
			Date of Election	Date of resignation
1	Mr. Do Quang Hien	Chairman – Non-executive	Re-elected by AGM on 20/04/2022	
2	Mr. Do Duc Hai	Vice Chairman – Executive	Elected by AGM on 11/04/2023	
3	Mr. Do Quang Vinh	Vice Chairman – Executive	Elected by AGM on 20/04/2022	
4	Ms. Ngo Thu Ha	BOD member – Executive	Elected by AGM on 11/04/2023	
5	Mr. Thai Quoc Minh	BOD member – Non-executive	Re-elected by AGM on 20/04/2022	

6	Mr. Pham Viet Dan	BOD member – Non-executive	Elected by AGM on 11/04/2023	
7	Mr. Do Van Sinh	Independent member of BOD– Non-executive	Elected by AGM on 20/04/2022	
8	Mr. Haroon Anwar Sheikh	Independent member of BOD– Non-executive	Elected by AGM on 11/04/2023	

2. The BOD meetings in the first 6 months of year 2023

No	BOD's member	Number of meetings attended	Attendance percentage	Reason for absence
1	Mr. Do Quang Hien	3/3	100%	
2	Mr. Do Quang Vinh	3/3	100%	
3	Mr. Thai Quoc Minh	3/3	100%	
4	Mr. Do Van Sinh	3/3	100%	
5	Mr. Vo Duc Tien	2/2	100%	- On 11/04/2023, the AGM approved the resignation as BOD member for the term 2022- 2027
6	Mr. Nguyen Van Le	0/2	0%	- Unpaid leave as of 27/04/2022 - On 11/04/2023, the AGM approved the resignation as BOD member for the term 2022- 2027
7	Ms. Ngo Thu Ha	1/1	100%	- Elected as BOD member for the term 2022- 2027 of SHB on 11/04/2023
8	Mr. Do Duc Hai	1/1	100%	- Elected as BOD member for the term 2022- 2027 of SHB on 11/04/2023
9	Mr. Pham Viet Dan	1/1	100%	- Elected as BOD member for the term 2022- 2027 of SHB on 11/04/2023

10	Mr. Haroon Anwar Sheikh	1/1	100%	- Elected as BOD member for the term 2022-2027 of SHB on 11/04/2023
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3. Performance of the BOD in the first 6 months of 2023

3.1. Governance and oversight of the Board of Management

The BOD's governance and oversight of the BOM are carried out in accordance with the provisions of the Law, SHB's Charter, the Regulation on Organization and Operation of the BOD and corporate governance.

The BOD of SHB for the term 2022-2027 was elected at the AGM on April 20, 2022 with 06 members who have performed full governance and supervision responsibility according to the tasks of the BOD; successfully directed and organized the 31st AGM in 2023. The AGM in 2023, on April 11, 2023 approved to elect 04 additional members of BOD, one of which was an independent Director, and at the same time approved the resignation of 02 Directors due to personal reasons. Currently, the total number of BOD members of SHB is 08, including 02 independent Directors.

Each Director has been designated to perform governance and supervision in key areas of the Bank's operations that suit his/her experience, expertise and capability to enhance bank performance.

In the first 6 months of 2023, the BOD held 03 face-to-face meetings besides collection of written opinions of the BOD to timely and effectively handle issues under the Board authority. Many meetings between the BOD and the BOM were convened to direct strategy aligning with the current situation and stimulate business growth in a prudent and effective manner and realize the objectives assigned by the AGM.

The BOD supervises on a regular basis through periodic reports and reports/proposals submitted by the BOM. In addition, supervision is also carried out through reviewing reports prepared by the BOS and Internal Audit Division. As a result, governance and oversight always prove to be effective, ensuring prudent and sustainable development. The BOD issued Resolutions and Decisions in accordance with the provisions of the Law and SHB regulations.

On the other hand, the Board-level committees and units also regularly submitted reports to the BOD to provide comprehensive and sufficient information of the Bank's operation in their accountable areas to ensure compliance with the law and the Resolution of the AGM.

The BOD of SHB has guided the business plan in 2023 and the following years for the BOM and the whole Bank to realize the strategic goals based on four pillars: Institutional transformation; Human resources; Customer-centricity; Information Technology and Digital Transformation.

4. Performance of the Board-level committees:

The Board-level committees, councils and steering committees were established to promptly direct and supervise the performance of the BOM in business development. Particularly, in the first 6 months of 2023, the BOD consolidated human resources of Strategy Committee, Risk Management Committee, and Human Resources Committee.

Currently, SHB has Board-level Committees/councils including Strategy Committee (StratCo), Human Resources Committee (HRC), Risk Management Committee (RMC), Internal

Security Department (ISD) to consult the BOD. The establishment of Committees/councils complies with the State Bank of Vietnam's (SBV) regulations and laws. Committees/councils operate in accordance with the Regulation on organization and operation of Committees/councils issued by the BOD.

4.1. Strategy Committee (StratCo)

The StratCo is a Board-level committee to consult the BOD in establishing vision, direction, strategic planning and monitoring the execution of transformation initiatives. Specifically, in the first 6 months of 2023, StratCo assists the BOD in the following matters:

- Establish strategic vision, business growth drivers and business orientation aligning with SHB's strengths and modern banks' trend in the region and in the world.
- Provide strategic direction taking into account the economic and business prospects with an overview of the domestic and global economic environment.
- Formulate international cooperation strategies in terms of funding, investment, M&A, partnership development and international alliances including transactions with international financial institutions, investors, international organizations and international consulting firms on strategies.
- Direct organization, sequencing and prioritizing the strategic initiatives proposed by Boston Consulting Group (BCG). The strategy execution is ensured in line with organizational aspirations following customer-centric principle.
- Direct and oversee the strategy execution and carrying out the international cooperation plan. Evaluate investment returns, capital structure, capital increase plan, asset portfolio structure, liquidity, and other issues affecting the bank's business strategy

4.2 HR Committee (HRC)

Human Resources Committee has the function of advising and assisting the BOD on HR-related matters. Specifically, in the first 6 months of 2023, HRC assists the BOD in the following matters:

- Advise the BOD on institutional reform, human resource policies and mechanisms, salary, bonus, remuneration, organizational structure, reward and disciplinary measures.
- Participate in the appraisal of candidates nominated/self-nominated for the position of BOD member for additional election at the 31st AGM in 2023 in accordance with the provisions of law and regulations of SHB.
- Advising the Board of Directors on the review, appraisal and arrangement of personnel in need of the BOD's approval as well as to manage the requirements of the Board of Directors for the organizational structure, HR matters and other tasks assigned by the BOD/Chairman of the BOD related to the activities of the Board of Directors, the BOS and the Board and BOS level units.

4.3 Risk Management Committee (RMC):

The Risk Management Committee has the function of advising the BOD in formulating and high-level monitoring the implementation of risk management strategies and policies. Specifically, in the first 6 months of 2023, RMC assists the BOD in the following matters:

- Advise the Board of Directors on the development and improvement of risk management strategies and policies, internal control system; carry out risk monitoring and early warning,

make recommendations and propose risk management solutions. Therefore, the the RMC effectively supports prudent and efficient business growth, risk mitigation and compliance with the provisions of the law;

- Recommend the BOM to review, adjust, update and issue: Credit Direction in 2023; Regulation on delegation of credit extension authority; Regulations on Guarantee; Regulations on debt purchase and sale; Regulations on environmental and social risks in credit extension at SHB;
- Consolidate personnel and revise the organization and operation regulations of the Board-level Councils/Committees: Risk Handling Council; Council for Debt Settlement and Interest Relief; Debt Purchase and Sale Council.

4.4 Internal Security Department (ISD)

The ISD has the function of advising and assisting the BOD on ensuring security and safety activities throughout SHB system and its member units. In the first 6 months of 2023, the ISD assists the BOD in the following matters:

- Developing plans and implementing measures to ensure security, internal safety, information security to minimize risks and losses of the Bank.
- Actively update modern security methods and measures at domestic and foreign credit institutions to advise the Chairman of the BOD to execute;
- Carry out measures to ensure internal security and information security across the Bank such as: Investigate, collect information, process information of customers in order to promptly detect violations of internal security and information security to propose solutions to the Chairman of the Board of Directors/Board of Directors to thoroughly deal with each violation of employees in the process of performing their duties;
- Coordinate with relevant Divisions/Departments/Centers/Branches... to develop programs on internal security and information security across the Bank.

5. Resolutions of the BOD:

In 2022, the BOD of SHB issued 18 Resolutions – Details are listed in attached Annex 01.

III. The Board of Supervisors (the BOS):

1. Information about members of BOS for the term 2022-2027

No.	Members of the BOS	Position	Date of election/resignation	Qualification
1	Mr. Pham Hoa Binh	Head of the BOS	Re-elected by AGM on 20/04/2022	Bachelor of Economics – Major in Finance & Credit – HCMC Banking Academy
2	Ms. Le Thanh Cam	Member of the BOS	Re-elected by AGM on 20/04/2022	Bachelor of Finance & Banking – Hanoi National Economics University, MBA – Pacific Western University US
3	Mr. Vu Xuan Thuy Son	Member of the BOS	Elected by AGM on 20/04/2022	Bachelor of Economics – Major in Finance & Credit

2. The BOS meetings in the first 6 months of 2023

No.	Members of the BOS	Number of meetings attended	Attendance percentage	Voting rate	Reasons for absence
1	Mr. Pham Hoa Binh	2/2	100%	100%	
2	Ms. Le Thanh Cam	2/2	100%	100%	
3	Mr. Vu Xuan Thuy Son	2/2	100%	100%	

3. The BOS's supervision of performance of the BOD, CEO and shareholders

3.1. The BOD of SHB:

The BOD fully exercised its authority and duties in accordance with the provisions of current legal documents and internal regulations of SHB as follows:

- Oversee the compliance with the provisions of law, the Charter and internal regulations of SHB in the governance of the BOD through directing the timely implementation of Resolution No. 01/NQ-ĐHĐCD dated April 11 2023 of the 31st AMG of SHB; the implementation of recommendations and proposals of the BOS. In addition, through internal audit results, the BOS proposed solutions to improve the internal control system to ensure operational prudence and efficiency. Attending quarterly BOD meetings to ensure SHB's development strategy, contributing to SHB's prudent operations and sustainable growth.
- The BOD issued the Charter of SHB according to Decision No. 150/2023/QĐ-HĐQT dated June 2, 2023 and Resolution No. 11.1/NQ-HĐQT dated April 11, 2023 on the assignment of tasks to BOD's member of the Board of Directors for the term 2022-2027.
- Monitor the BOD members' performance according to their assigned tasks in the Resolutions, thereby demonstrating that the BOD members performed governance of the assigned areas and reported regularly at the BOD meeting.
- Monitor the voting for approval of credit extension of related-party transaction (RPT) in accordance with the governing law.

3.2. CEO:

- Oversee the CEO in complying with the provisions of law, the Charter and internal regulations of SHB. Specifically: In operating activities, based on Resolution No. 01/NQ-ĐHĐCD and direction of the BOD, CEO of SHB has concretized the organization and execution plan across the entire bank to achieve business goals and realize financial indicators set out in 2023, ensuring capital adequacy; Directing business units to implement recommendations and proposals of the BOS from time to time.

3.3. Shareholders:

The BOS has coordinated with the Office of the BOD to tabulate, keep record and update the list of major shareholders and related party of the BOD members, the BOS members, CEO of

SHB, and other individual and institutional shareholders of SHB, ensuring that their share ratio does not exceed that prescribed by the governing law, the SBV and SHB's Charter.

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

4.1 Coordination with the BOD

- The BOS has notified the BOD of the results of regular operations in accordance with the Charter and the Governance Regulations of SHB

4.2 Coordination with CEO

- The BOS regularly discussed with the CEO of SHB about potential risks in banking activities as stipulated in the Charter and the Governance Regulations of SHB; propose and recommend CEO to promptly provide necessary reports, documents and information to the BOS; monitor and direct business units to take remedial actions and handle violations in a timely manner following the recommendations of the BOS and report on the implementation results, contributing to ensuring the prudent and efficient operations.

4.3 Coordination with Internal Audit Division

- The BOS directs, governs and oversees the Internal Audit Division in accordance with the law and internal regulations of SHB.
- Ensure the organization and implementation of the Internal Audit Plan in 2023 according to Decision No. 99/2022/QD-BKS dated December 13, 2022 of the BOS in the first 6 months of the year to achieve the target progress, schedule, quality and result; recommendations/proposals are given to prevent and mitigate risks, and contribute to the prudent and efficient operations across the bank.
- Direct the Internal Audit Division to do research, amend and supplement internal audit regulations to comply with current regulations of SHB.
- Implement decisions on appointment and resignation of Internal Audit personnel.
- The BOS appoints members to attend the monthly meetings of the Internal Audit Division to gain insight into the situation, promptly direct and handle problems arising in the operation of the Internal Audit Division

5. Other activities of the BOS:

- Issue internal regulations of the BOS and Internal Audit Division: In the first 6 months of 2023, the BOS issued a number of new documents to replace the previous documents in accordance with the provisions of the law, the State Bank and SHB.

Specifically: Regulations on professional ethical standards of members of the BOS; Internal audit procedure; Regulations on overseeing and inspection of the implementation of recommendations of the BOS and Internal Audit Division at SHB; Decide to amend and supplement a number of Articles and Clauses in the Regulation on organization and operation of SHB Internal Audit Division; Regulations on handling violations in internal audit activities of SHB; Internal Audit Handbook.

- Perform other duties and authorities as prescribed in the Charter, other internal regulations of SHB and the provisions of law.

IV. The Board of Management (CEO and DCEOs)

No.	Full name, Position	Date of birth	Qualification	Date of appointment
1	Ms. Ngo Thu Ha – CEO	26/10/1973	PhD in Economics	Appointed on 01/09/2022
2	Mr. Le Dang Khoa – DCEO	18/8/1974	MBA	10/04/2009
3	Mr. Nguyen Huy Tai – DCEO	03/02/1974	Bachelor of Economics, Bachelor of Law	18/02/2013
4	Ms. Ninh Thi Lan Phuong – DCEO	12/10/1974	Master of Finance & Credit	08/06/2012
5	Ms. Hoang Thi Mai Thao – DCEO	19/08/1973	Master	08/01/2021
6	Mr. Do Duc Hai – DCEO	13/02/1982	Bachelor of Finance & Banking	28/01/2021
7	Mr. Do Quang Vinh – DCEO	23/08/1989	Master of Finance & Administration	30/10/2021
8	Mr. Luu Danh Duc – DCEO	26/7/1973	Master of IT	01/09/2022
9	Mr. Tran Xuan Huy – DCEO	31/08/1972	Bachelor of Finance & Banking	01/03/2023

V. Chief Accountant

No.	Full name	Date of birth	Qualification	Date of appointment
1	Ngo Thi Van	30/11/1980	Master of Economics	11/11/2014

VI. Corporate governance training

SHB’s managers regularly participate in training courses organized by the State Securities Commission, the Stock Exchange and seminars by reputable domestic and foreign organizations on corporate governance in order to improve governance skill in line with international best practices and regulatory requirements.

In the first 6 months of 2023, 01 independent Director and 03 BOD office employees took part in seminars and training sessions organized by the State Securities Commission in order to become more professional, helping to improve roles and responsibilities in corporate governance activities, contributing to promoting sustainable business development.

In addition, SHB regularly organizes internal training to improve knowledge and professional skills in administration and governance. Especially, from 2022 up to now, SHB has invested heavily in training programs to improve management and leadership capacity for leaders and managers at all levels of the Bank such as: Improving Management & Leadership Capacity SHB Talent Lead; Banking Transformation Training Seminars...; Large-scale training sessions aimed at finding and fostering potential employees to participate in internal training programs to equip management and leadership skills for management staff.

VII. List of related-parties of SHB and related-party transactions: details can be referred to Annex 02 and Annex 03 attached herewith.

VIII. Stock trading of internal persons and their related persons: The list of internal persons and their related persons can be referred to Annex 04 attached herewith.

IX. Other significant issues: None

Respectfully,

Recipients:

- As above;
- Archived at Admin, BOD office

**PP. THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOD
*(Signed and sealed)***

DO QUANG HIEN

ANNEX 01**RESOLUTIONS OF THE BOD IN THE FIRST 6 MONTHS OF 2023***(Attached to the Corporate Governance Report No.163/CV-SHB dated 25/07/2023)*

No.	Resolution Number	Date	Content
1	01/NQ-HĐQT	06/01/2023	Register for change of charter capital at the Certificate of Business Registration
2	02/NQ-HĐQT	10/02/2023	Making the list and organizing the Annual General Meeting of Shareholders in 2023
3	03/NQ-HĐQT	20/02/2023	Approving the plan to convert the legal structure of Saigon - Hanoi Commercial Joint Stock Bank Finance Company One Member LLC according to the amended and supplemented contents.
4	04/NQ-HĐQT	20/02/2023	Officially appointed members of the Members' Council and BOS at Saigon - Hanoi Commercial Joint Stock Bank Finance LLC for the term 2022-2025
5	05/NQ-HĐQT	01/03/2023	Agree to nominate personnel to elect additional and replace members of the Board of Directors of SHB for the term 2022-2027
6	06/NQ-HĐQT	01/03/2023	Establishment of the Inspection Committee on shareholder eligibility at the 31 st Annual General Meeting of Shareholders
7	07/NQ-HĐQT	09/03/2023	Signing general terms and senior loan agreement with the International Financial Institution (IFC) and Approval on the loan and loan use plan
8	08/NQ-HĐQT	10/03/2023	Agree to nominate additional personnel as a member of the Board of Directors of SHB for the term 2022-2027
9	09/NQ-HĐQT	15/03/2023	Agree to nominate personnel to elect additional members and replace members of the Board of Directors of SHB for the term 2022-2027
10	10/NQ-HĐQT	16/03/2023	Sign contract of Banker's Blanket Bond and Financial Institutions Professional Indemnity at SHB
11	11/NQ-HĐQT	11/04/2023	Electing the title of Vice Chairman of the Board of Directors of SHB for the term 2022-2027
12	11.1/NQ HĐQT	11/04/2023	Assigning tasks to members of the Board of Directors of SHB for the term 2022-2027
13	12/NQ-HĐQT	25/04/2023	Remuneration offered to Mr. Pham Viet Dan – Member of the Board of Directors for the term 2022-2027
14	12.1/NQ HĐQT	12/05/2023	Approving the Employee Stock Ownership Plan in 2023
15	13/NQ-HĐQT	31/05/2023	Adjustment of securities types for depository
16	14/NQ-HĐQT	06/06/2023	Change in members of the Members' Council for the term 2022-2025 of Saigon Hanoi Commercial Joint Stock Bank Finance LLC
17	15/NQ-HĐQT	15/06/2023	Sign an Issuing Bank contract in the GTFP program with IFC
18	16/NQ-HĐQT	20/06/2023	Implement the plan to pay stock dividends in 2022 and the plan to handle odd shares (if any)

ANNEX 02

List of related parties of SHB

(Attached to the Corporate Governance Report No.163/CV-SHB dated 25/07/2023)

No.	Name of Institution /Individual	Stock transaction account (if any)	Position at SHB (if any)	Ownership certificate no., date & place of issue		Head Office address/Contact address	Date becoming related parties	Date no longer related parties	Reason	Relation with SHB
				No.	Date of issue					
1	SHB AMC			0103811666	04/05/2009	Hanoi city Department of Planning & Investment	11/03/2009			Subsidiary
2	SHB Laos			530/BKHDT-DTRNN-DC1	23/03/2015	Ministry of Planning & Investment	28/04/2014			Subsidiary
3	SHB Cambodia			470/BKHDT-DTRNN	19/10/2015	Ministry of Planning & Investment	13/11/2014			Subsidiary
4	SHB FC			0107779290	27/03/2017	Hanoi city Department of Planning & Investment	12/09/2016			Affiliated Company
5	Dong Xuan JSC.			0100254713	04/07/1996	Hanoi city Department of Planning & Investment	01/01/2021			SHB is a shareholder as a result of the Habubank M&A
6	Banking Training & Consulting JSC.			0302472601	20/12/2001	Ho Chi Minh city Department	01/01/2021			

7	Hanoi – Can Tho aquafood JSC.	1800604806	06/10/2005	of Planning & Investment Can Tho city Department of Planning & Investment	Plot 2.17, Tra Noc 2 Industrial Park, Phuoc Thoi Ward, O Mon Dist., Can Tho Province	01/01/2021
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ANNEX 03
**Transactions between the Company and related parties; or the company with major
shareholders, internal persons, and their related persons**
(Attached to the Corporate Governance Report No.163/CV-SHB dated 25/07/2023)

No	Name of institution	Relations	Business certificate number, date of issue, place of issue	Head office address/ contact address	Date of transaction	BOD Resolution no. for transaction approval	Content
1	Saigon – Hanoi Insurance Corporation (BSH)	Related party of BOD's member	0103085460	86 Ba Trieu, Hang Bai ward, Hoan Kiem district, Hanoi	16/03/2023	10/NQ-HDQT	Sign contract of Banker's Blanket Bond and Financial Institutions Professional Indemnity at SHB

ANNEX 04

List of internal persons and their related persons

(Attached to the Corporate Governance Report No.163/CV-SHB dated 25/07/2023)

No.	Full name	Position at SHB (if any)	No. of shares owned at the end of the period (shares)	Share ownership percentage at the end of the period (%)
I	Mr. Do Quang Hien & related persons			
1	Do Quang Hien	Chairman of the BOD	84,355,832	2.750
2	Le Thi Thanh		-	-
3	Le Thanh Hoa		-	-
4	Do Quang Vinh		796,375	0.026
5	Do Vinh Quang		90,891,726	2.963
6	Do My Linh		6,371	0.000
7	Do Thi Thu Ha		63,086,612	2.057
8	Tran Quang Nghia		-	-
9	Do Thi Minh Nguyet		21,807,707	0.711
10	Bui Tuan Anh		-	-
11	T&T Group JSC.		306,685,157	9.998
12	Saigon-Hanoi Securities JSC		45,410,853	1.480
II	Mr. Do Van Sinh & related persons			
1	Do Van Sinh	Independent member of the BOD	-	-
2	Nguyen Thi Yen		-	-
3	Do Tien		-	-
4	Pham Thi Hong Tham		-	-
5	Do Ngan Chi		-	-
6	Trinh Huy Linh		-	-
7	Do Van Sang		-	-
8	Nguyen Thi My Chinh		-	-
9	Do Van Soi		-	-
10	Nguyen Thi Son		-	-
11	Nguyen Thi Lich		-	-
12	Do Thi Lien		-	-
13	Nguyen Van Linh		-	-
14	Do Thi Sau		-	-
15	Do Thi Bay		-	-

16	Do Quang Minh		-	-
17	Do Van Sinh		-	-
18	Do Thi Thuan		-	-
19	Do Thi Xuyen		-	-
20	Dao Nguyen Cu		-	-
21	Do Thi Nam		-	-
22	Do Thi Xuan		-	-
III	Mr. Do Quang Vinh & related persons		-	-
1	Do Quang Vinh	Vice Chairman of the BOD cum Deputy CEO	796,375	0.026
2	Do Quang Hien		84,355,832	2.750
3	Le Thanh Hoa		-	-
4	Do Vinh Quang		90,891,726	2.963
5	Do My Linh		6,371	0.000
6	Kylie Linh Do		-	-
7	Kingston Minh Do		-	-
8	Saigon-Hanoi Securities JSC		45,410,853	1.480
9	Saigon – Hanoi Insurance Corporation		-	-
10	BVM Fund management JSC.		-	-
11	T&T Group JSC.		306,685,157	9.998
IV	Mr. Thai Quoc Minh & related persons		-	-
1	Thai Quoc Minh	Member of the BOD	-	-
2	Sun		-	-
3	Thai Quynh My		-	-
4	Thai Hung		-	-
5	Vu Thi Vung		-	-
6	Thai Dung		-	-
7	Doan Thi Hanh		-	-
8	peaceful		-	-
9	Nguyen Thi Quyen		-	-
10	Thai Thi Thanh Ha		-	-
11	Thai Viet Quan		-	-
12	Le Thi Ai Nga		-	-
V	Ms. Ngo Thu Ha & related persons		-	-
1	Ngo Thu Ha	Member of the BOD cum CEO	2,232,849	0.073
2	Nguyen Tuan Hung		-	-
3	Ngo An Uy		-	-
4	Tran Thi Thoa		-	-

5	Ngo Trung Dung		-	-
6	Nguyen Ha Minh		-	-
7	Nguyen Ha Minh Ngoc		-	-
8	Nham Thi Thanh		-	-
9	Nguyen Anh Tuan		-	-
10	Pham Thi Loan		-	-
VI	Mr. Do Duc Hai & related persons		-	-
1	Do Duc Hai	Vice Chairman of the BOD cum Deputy CEO	154	0.000
2	Tran Thi Ngoc Anh		-	-
3	Do Minh Phuong		-	-
4	Do Minh Thu		-	-
5	Do Duc Nhat Minh		-	-
6	Do Duc Hoang		-	-
7	Do Hoang Lan		-	-
8	Tran Dinh Dao		-	-
9	Tran Thi Gai		-	-
10	Truong Thi Dao		-	-
11	Saigon-Hanoi Laos One Member Bank LLC.		-	-
12	Saigon-Hanoi Bank Cambodia PLC.		-	-
VII	Mr. Pham Viet Dan and related persons		-	-
1	Pham Viet Dan	Member of the BOD	-	-
2	Nguyen Thi Diem Trang		-	-
3	Pham Thi Thao Nguyen		-	-
4	Pham Thi Quynh Anh		-	-
5	Pham Viet Tan		-	-
6	Duong Thi Lien		-	-
7	Nguyen Van Tao		-	-
8	Ha Thi Cam Van		-	-
9	Pham Thi Lieu		-	-
10	Vu Manh Tung		-	-
11	Pham Thi Nhuong		-	-
12	Pham Viet Cong		-	-
13	Tran Thi Trang		-	-
14	Pham Thi Thu Hue		-	-
15	Nguyen Phu Thuong		-	-
VIII	Mr. Haroon Anwar Sheikh and related persons		-	-

1	Haroon Anwar Sheikh	Independent member of the BOD	-	-
2	Ha Minh Anh		-	-
3	Fayez Haroon		-	-
4	Eisha Haroon		-	-
5	Sheikh Sa Na		-	-
6	Tran Thi Le Ha		-	-
7	Ha Xuan Tien		-	-
8	Ha Hoang Anh		-	-
IX	Mr. Pham Hoa Binh and related persons		-	-
1	Pham Hoa Binh	Head of the BOS	169,248	0.006
3	Pham Thi Loan		-	-
4	Pham Truong Son		-	-
5	Pham Ngoc Thu		-	-
6	Pham Hong Phuong		-	-
7	Nguyen Kim Hoang		-	-
8	Pham Ngoc Hoang Lan		-	-
9	Tran Thi Noi		-	-
10	Michael M.Peter		-	-
11	Nguyen Van Thoi		-	-
12	Nguyen Van Dau		-	-
X	Ms. Le Thanh Cam and related persons		-	-
1	Le Thanh Cam	Member of the BOS	-	-
2	Le Thi Minh Quy		-	-
3	Le Thi Thu Vinh		-	-
4	Le Thi Hien		-	-
5	Nguyen Hong Lam		-	-
6	Nguyen Cam Linh		-	-
7	Nguyen Lam Tung		-	-
8	Le Thi Xuan Nguyet		-	-
XI	Mr. Vu Xuan Thuy Son and related persons		-	-
1	Vu Xuan Thuy Son	Member of the BOS	-	-
2	Tran Thi Hue		-	-
3	Vu Xuan Duong		-	-
4	Tran Thi Tra		-	-
5	Vu Tran Nam Khanh		-	-
6	Vu Tran Ngoc Diep		-	-
7	Vu Thi Thu Giang		-	-
8	Vu Xuan Dai		-	-
9	Pham Duy Thoan		-	-
10	Nguyen Thanh Nga		-	-
XII	Mr. Le Dang Khoa and related persons		-	-
1	Le Dang Khoa	Deputy CEO	-	-

2	Ha Thi Hong		-	-
3	Le Trong Khoi		-	-
4	Nguyen thi huong		-	-
5	Le Huong Giang		-	-
6	Le Kim Khanh		-	-
7	Le Kim Yen		-	-
8	Le Trong Khue		-	-
9	Nguyen Thi Thanh Dung		-	-
10	angry		-	-
11	Nguyen Thi Ngan		-	-
12	Nguyen Duc Tho		-	-
13	Dinh Thi Nguyet		-	-
14	Saigon - Hanoi Securities JSC.		-	-
15	Saigon - Hanoi Insurance Corporation		-	-
16	Lilama Real Estate JSC.		-	-
17	Textbook Printing Joint Stock Company in Hanoi City		-	-
XIII	Ms. Ninh Thi Lan Phuong and related persons		-	-
1	Ninh Thi Lan Phuong	Deputy CEO	111,469	0.004
2	Ninh Van Viet		-	-
3	Luu Thi Suu		-	-
4	Ninh Lan Huong		-	-
5	Pham Thuy Linh		-	-
6	Pham Ngoc Hung		-	-
7	Do Xuan Khanh		-	-
8	SHB Assets Management One- member LLC		-	-
XIV	Mr. Nguyen Huy Tai and related persons		-	-
1	Nguyen Huy Tai	Deputy CEO	-	-
2	Tran Thi Hue		-	-
3	Tran Huu Tien		-	-
4	Tran Thi Hoai Thanh		-	-
5	Nguyen Huy Thanh		-	-
6	Mai Thi Hang		-	-
7	Nguyen Thi Minh Hai		-	-
8	Pham Van Tien		-	-
9	Vu Thi Hoa		-	-

10	Nguyen Thu Hien		-	-
11	Dang Truong Son		-	-
12	Tran Thi Kim Dung		-	-
13	Nguyen Dien Thao		-	-
14	Nguyen Thanh Huy		-	-
15	Nguyen Huy Minh		-	-
16	Nguyen Minh Vi		-	-
17	Nguyen Tri Phuc		-	-
XV	Ms. Hoang Thi Mai Thao and related persons		-	-
1	Hoang Thi Mai Thao	Deputy CEO	-	-
2	Dao Anh Tuan		-	-
3	Dao Son Tung		-	-
4	Dao Thao Phuong		-	-
5	Hoang Huu Lien		-	-
6	Nguyen Thi Khoa		-	-
7	Peach Phu Nhan		-	-
8	Huy Thi Be		-	-
9	Hoang Thi Anh Nguyen		-	-
10	Hoang Huu Truong		-	-
11	Trinh Xuan Phu		-	-
12	Le Thi Huong		-	-
XVI	Mr. Luu Danh Duc and related persons		-	-
1	Luu Danh Duc	Deputy CEO	-	-
2	Luu Danh Diep		-	-
3	La Van Quyen		-	-
4	Save Name Khoi		-	-
5	Luu Phuong Thao		-	-
6	La Quy Hien		-	-
7	Dang Kim Thuan		-	-
8	Luu Hong Hanh		-	-
9	Hoang Quoc Dong		-	-
10	Luu Thanh Huong		-	-
11	Vu Ngoc Khanh		-	-
12	Luu Hong Van		-	-
13	Nguyen Hoang Long		-	-
14	T&T Group Joint Stock Company		306,685,157	9.998
15	Saigon - Hanoi Securities Joint Stock Company		-	-
16	Saigon - Hanoi Insurance Corporation		-	-
XVII	Mr. Tran Xuan Huy and related persons		-	-

1	Tran Xuan Huy	Deputy CEO	-	-
2	Tran Hanh Dung		-	-
3	Tran Xuan Khoi		-	-
4	Tran Van Luan		-	-
5	Ngo Thi Thuy Phuong		-	-
6	Tran Xuan Hiep		-	-
7	Tran Dang Khoa		-	-
8	Tran Bich Hao		-	-
9	Tran Bich Hang		-	-
10	Nguyen Phuoc		-	-
XVIII	Ms. Ngo Thi Van and related persons		-	-
1	Ngo Thi Van	Chief accountant	466	0.000
2	Nguyen Huu Dong		-	-
3	Nguyen Thi Van Anh		-	-
4	Nguyen Huu Luu Phuc		-	-
5	Pham Thi Tieu		-	-
6	Ngo Dang Lam		-	-
7	Dinh Thi Quy		-	-
8	Ngo Thi Thu Hien		-	-
9	Tran Duy Huong		-	-
10	Ngo Dang Dung		-	-
11	Nguyen Thi Kieu Oanh		-	-
12	Ngo Dang Manh		-	-
13	Nguyen Thi Thanh Huyen		-	-
XIX	Ms. Pham Bich Lien and related persons		-	-
1	Pham Bich Lien	Person in charge of Corporate administration	4,800	0.000
2	Pham Ba Hien		-	-
3	Le Thi Thuy		-	-
4	Dinh Quoc Hien		-	-
5	Nguyen Thi Tham		-	-
6	Dinh Duc Thanh		-	-
7	Pham Hong Chuong		-	-
8	Bui Thi Hong Son		-	-