

Hanoi, July 30, 2024

CORPORATE GOVERNANCE REPORT
(1H2024)

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 36,629,085,420,000**
- Ticker code: **SHB**
- Corporate governance model: General Meeting of Shareholders, Board of Directors (BOD), Board of Supervisors (BOS) and Chief Executive Officer (CEO).
- Implementation of internal audit function: completed

I. Activities of the General Meeting of Shareholders

On April 25, 2024, the 32nd Annual General Meeting of Shareholders (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 25, 2024 (hereinafter referred to as Resolution No. 01/NQ-DHDCD) with the following contents:

1. Approving the BOD report on business performance in 2023 and business orientation in 2024 of the BOD of Saigon - Hanoi Commercial Joint Stock Bank.
2. Approving the Board of Management (BOM) report on business performance in 2023 and business plan in 2024 of Saigon - Hanoi Commercial Joint Stock Bank.
3. Approving the Board of Supervisors report on BOS performance in 2023 and the work plan in 2024 of the BOS of Saigon - Hanoi Commercial Joint Stock Bank.
4. Approving the 2023 profit allocation plan.
5. Approving the charter capital increase by paying 2023 stock dividend to existing shareholders.
6. Approving the public listing of SHB bonds.
7. Approving the amendment of Charter and some internal documents of SHB.
8. Approving the dismissal of members of the BOD term 2022 – 2027.
9. Approving the selection of independent auditor to audit financial statements in 2024 of Saigon - Hanoi Commercial Joint Stock Bank.

II. The Board of Directors:

1. Information about members of BOD for the term 2022-2027 in 2024

| <i>No.</i> | <i>BOD's member</i> | <i>Position</i> | <i>Date of Election/Resignation</i> | |
|------------|---------------------|-----------------|-------------------------------------|----------------------------|
| | | | <i>Date of election</i> | <i>Date of resignation</i> |

| | | | | |
|---|----------------------------|--|---------------------------------------|------------|
| 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 | 25/04/2024 |
| 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 | 25/04/2024 |

2. The BOD meetings in the first 6 months of 2024

| No | BOD's member | Number of meetings attended | Attendance percentage | Reason for absence |
|----|--------------------|-----------------------------------|--------------------------|--|
| 1 | Mr. Do Quang Hien | 7/7 | 100% | |
| 2 | Mr. Do Quang Vinh | 7/7 | 100% | |
| 3 | Mr. Thai Quoc Minh | 7/7 | 100% | |
| 4 | Mr. Do Van Sinh | 7/7 | 100% | |
| 5 | Ms. Ngo Thu Ha | 7/7 | 100% | |
| 6 | Mr. Do Duc Hai | 6/6 | 100% | - On April 25, 2024, the AGM approved the dismissal of the position of Member of the BOD of SHB for the 2022-2027 term. |

| | | | | |
|---|-------------------------|-----|-------|---|
| 7 | Mr. Pham Viet Dan | 7/7 | 100% | |
| 8 | Mr. Haroon Anwar Sheikh | 1/6 | 16.7% | <ul style="list-style-type: none"> - Absent from 05 meetings with prior submission for unpaid leave - On April 25, 2024, the AGM approved the dismissal of the position of Member of the BOD of SHB for the 2022-2027 term. |

3. Performance of the BOD in the first 6 months of 2024

3.1. Governance and oversight of the BOD toward the BOM

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 consistently monitors all developments in the Bank's operations, provides guidance, oversight, and direction to the Board of Management, ensuring the implementation of effective business plans for each period. These efforts aim to drive business growth, ensure safety and efficiency, and achieve the objectives set by the General Meeting of Shareholders.

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 2024, the BOD held 07 face-to-face meetings besides collection of written opinions of the BOD to timely and effectively handle issues under the Board authority.

The BOD frequently engages in meetings with the BOM, Divisions/Departments/Centers, and Business Units to understand the current business conditions, address issues promptly, and drive growth, while ensuring safe, effective, and sustainable development. Additionally, the Board oversees the Bank's operations through regular reviews of periodic reports, proposals from the BOM, and reports prepared by the BOS and the Internal Audit Division. This approach ensures effective management and supervision, supporting the Bank's safe and sustainable growth. The BOD also issues Resolutions and Decisions in accordance with legal requirements and SHB's 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.

In the first half of 2024, SHB's Board of Directors continued to guide and direct the Board of Management and the entire organization towards achieving the strategic goals for banking development, focusing on four key pillars: Institutional Reform, People-Centricity, Customer-Centricity, and Modernized Information Technology and Digital Transformation. Additionally, the Board has emphasized the implementation of solutions and measures aligned with the principles of "Innovation - Responsibility - Efficiency" while steadfastly adhering to the six core cultural values: "Heart - Faith - Trustworthiness - Knowledge - Wisdom - Greater Heights."

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.

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. In the first 6 months of 2024, the StraCo continues to fulfill its advisory role based on the strategic direction established by the Board of Directors, concentrating on the following key tasks:

- Advise the Board of Directors in developing vision and strategic goals, taking into account economic prospects with an overview of the previous and global business environment, with reference to the trends of modern and advanced banks in the region and internationally.
- Develop and implement business growth strategies that leverage SHB's strengths. Oversee the BOM and relevant units to ensure the successful execution of projects related to business strategy, information technology, and digital transformation, while supporting the Bank's innovation and modernization efforts.
- Serve as the primary liaison with both domestic and international strategy consulting firms, advising and recommending to the BOD on selecting a consulting firm that aligns with the Bank's overall strategic goals and objectives at each stage. The StraCo will be responsible for evaluating and reporting on strategy implementation results, proposing strategic adjustments, and promoting the execution of strategies to ensure the achievement of the goals set by the BOD.
- Conduct research and present proposals to the Board of Directors for solutions, including institutions, mechanisms, and policies, aimed at enhancing operational efficiency within the Bank's governance and operations.

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.
- 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 2024, RMC assists the BOD in the following matters:

- Recommend and oversee the implementation of information technology risk management solutions; ensure the continuous operation of IT systems; and execute Decision 2345/QĐ-NHNN dated December 18, 2024, issued by the Governor of the State Bank, regarding the implementation of secure and safe solutions for online and card payments.
- Provide guidance on optimizing the structure and organization of the Problem Loan Handling Division and Compliance Department in accordance with Circular No. 13/2018/TT-NHNN dated May 18, 2018 by the Governor of the State Bank of Vietnam, which governs the internal control systems of commercial banks and foreign bank branches.
- Oversee and provide guidance on the implementation of the project for calculating credit risk assets using the internal ratings-based (IRB) approach.
- Approve the strategic direction for developing credit risk assets in 2024.
- Provide guidance and approve revisions to risk management and credit policies to ensure compliance with the 2024 Law on Credit Institutions and the State Bank of Vietnam's guiding circulars as scheduled.

For the final six months of 2024, the Risk Management Committee will focus on proposing and advising on enhancements to the organization, functions, and responsibilities of departments within the second line of defense, as well as the policy framework and risk management regulations. The goal is to improve the efficiency and effectiveness of the internal control system and project risk management.

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 six months of 2024, as assigned by the Chairman of the Board of Directors/Board of Directors, the Internal Security Department regularly conducts internal discussions to develop plans for maintaining safety and security in the bank's operations. The Department continues to enhance its structure and fulfill its advisory and support roles for the Chairman of the Board of Directors/Board of Directors as follows:

- Develop safety and security policies for the Bank's system: Formulate measures to ensure internal security and information protection for SHB's operations; create plans to prevent protests and armed robberies at SHB headquarters; collaborate with units responsible for monitoring, control, and risk management to review and address gaps and shortcomings in internal processes and regulations; work with the Internal Audit Division, Risk Management Division, and the Internal Control and Compliance Supervision Department to establish regulations that mitigate current risks and proactively prevent potential violations in the Bank's activities; advise the Chairman of the Board of Directors on advanced and modern

security measures used by domestic and international credit institutions for possible implementation within the SHB system.

- Ensure security within the Bank's system: Evaluate and suggest internal and external protection plans for the Bank's transaction locations; investigate and recommend solutions to enhance information security and protect customer data; collaborate with relevant units to inspect and monitor adherence to policies and regulations throughout the Bank's system.
- Conduct investigations and gather information related to banking activities to mitigate risks and minimize losses for SHB.

5. Resolutions of the BOD:

In the first half of 2024, the BOD of SHB issued 18 Resolutions – Details are listed in Annex 01 attached herewith.

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 – Hanoi National Economics University |

2. The BOS meetings in the first 6 months of 2024

| 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 BOS carries out comprehensive and regular oversight of the Board of Directors, focusing on key areas such as: the strategic directives and guidance from the Board of Directors to the CEO and other units within their authority; and the high-level supervisory activities conducted by the Board of Directors.

- Supervision reveals that the Board of Directors effectively fulfills its legal and chartered responsibilities, adheres to internal regulations on governance, and manages SHB with a strong sense of duty and efficiency. The Board has issued directives to the CEO for executing the resolutions from the 2024 AGM, which include implementing strategies, investing, and executing key and modern banking projects to enhance SHB's business operations comprehensively and effectively. Board members actively perform their assigned tasks and provide regular updates on their progress at Board meetings.

3.2. CEO:

- The BOS conducts regular oversight of the CEO, focusing on key areas such as: the implementation of the resolutions from the 2024 Annual General Meeting of Shareholders and the directions from the Board of Directors; and the CEO's high-level management, administration, and supervisory activities.
- Supervision has demonstrated that the CEO has effectively fulfilled the powers and duties outlined in SHB's Charter and relevant laws. The CEO has promptly acted on the Board of Directors' directives and focused on implementing the Bank's development strategy comprehensively. Efforts have been directed towards digital transformation and modernizing digital banking processes. The CEO has also addressed the recommendations and proposals from the BOS. Compliance with the supervisory role in risk management, internal control, and capital adequacy assessment, as stipulated in Circular No. 13/2018/TT-NHNN dated May 18, 2018, has been maintained to ensure the safety and effectiveness of SHB's operations.

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.
- The BOS provides recommendations and proposals to the Board of Directors on matters related to governance, including the development of institutional systems, mechanisms, policies, and personnel matters under the Board's jurisdiction. The BOS also engages with the Board of Directors during quarterly meetings to discuss areas needing improvement in governance and the enhancement of the Bank's internal control system.
- The Board of Directors has directed relevant units to implement the recommendations and proposals of the BOS when they arise.
- The BOS has received, reviewed, and acted upon various directives from the Board of Directors regarding the auditing and inspection of activities and units within the SHB system.

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.
- Coordinate with the CEO and relevant functional units to assess the 2023 Financial Report.
- The CEO has directed relevant units to implement the recommendations and proposals of the BOS when they arise.

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 2024 according to Decision No. 90/2023/QĐ-BKS dated December 12, 2023 of the BOS 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 the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and applicable 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: The Board of Supervisors has reissued the Regulation on the organization and operation of the BOS to align with the new Law on Credit Institutions and SHB's Charter. This regulation was voted on and approved at the 2024 Annual General Meeting of Shareholders.
- Continuously review to promulgate/supplement/amend documents concerning the internal audit activities in accordance with the provisions of the law, the State Bank and SHB.
- 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 |

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 Bank consistently ensures that its Managers and Leaders participate in training courses, seminars, and workshops on Corporate Governance organized by the Stock Exchange, the State Securities Commission (SSC), and other reputable domestic and international entities. These programs are designed to enhance banking management and operations knowledge, align with international best practices, support bank modernization projects, incorporate digital technology, and keep up with legal changes. From 2018 to 2024, SHB has sent 39 personnel, including Board Members, BOS Members, BOM Members, unit Directors, BOD Office staff, corporate governance leads, assistants, and secretaries, to participate in and complete these training programs. They have received Corporate Governance certificates from the State Securities Commission and other esteemed organizations. Additionally, Board Members and BOD Office staff have attended training on Modern Management System Architecture based on international standards and participated in conferences aimed at improving corporate governance for listed companies on Vietnam's stock market.

In the first 6 months of 2024, SHB Bank has implemented several management training and management capacity improvement activities:

- Since the beginning of 2024, SHB has prioritized enhancing the quality of courses on its E-learning platform to improve the learning experience. By the end of June 2024, SHB had standardized and launched 15 management skills courses on the internal E-Learning system, with over 400 managers actively participating.
- Additionally, SHB partnered with Ho Chi Minh City National University and National Economics University to provide training in effective banking management for over 230 managers.

- Furthermore, SHB enrolled over 230 staff members in training courses to update their knowledge on legal, information technology, and digital technology.

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:

1. The list of internal persons and their related persons can be referred to Annex 04 attached herewith.
2. SHB share transactions by SHB insiders and related persons: Details according to the attached Annex 05.

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 2024
(Attached to Report No. 121/BC-SHB dated 30/07/2024)

| No. | Resolution Number | Dated | Description |
|-----|-------------------|------------|--|
| 1 | 01/NQ-HĐQT | 15/01/2024 | Approve amendments to credit extension requirements for corporate clients |
| 2 | 02/NQ-HĐQT | 17/01/2024 | Approve the extension of guarantee limit for corporate clients |
| 3 | 03/NQ-HĐQT | 23/01/2024 | Approve the loan repayment plan of the next tranche of IFC Loan A |
| 4 | 04/NQ-HĐQT | 30/01/2024 | Approve the handling of remaining shares under Employee Stock Option Programme (ESOP) |
| 5 | 05/NQ-HĐQT | 21/02/2024 | Approve the distribution of remaining shares under Employee Stock Option Programme (ESOP) |
| 6 | 06/NQ-HĐQT | 23/02/2024 | Prepare the list of shareholders and organize the 2024 Annual General Meeting of Shareholders |
| 7 | 07/NQ-HĐQT | 28/02/2024 | Sign and renew the Banker Blanket Bond and Professional Liability Insurance at SHB for 2024. |
| 8 | 08/NQ-HĐQT | 06/03/2024 | Identify the type of deposited securities. |
| 9 | 09/NQ-HĐQT | 08/03/2024 | Established the Board of Inspection of Shareholder eligibility at the 32 nd Annual General Meeting of Shareholders |
| 10 | 10/NQ-HĐQT | 25/03/2024 | Close the list of shareholders eligible to nominate or self-nominate for additional Board of Directors members for the 2022-2027 term. |
| 11 | 11/NQ-HĐQT | 08/05/2024 | Assign tasks to Board of Directors members for the 2022-2027 term. |
| 12 | 12/NQ-HĐQT | 10/05/2024 | Authority to approve credit extensions. |
| 13 | 13/NQ-HĐQT | 28/05/2024 | Approve the signing of contracts between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company. |
| 14 | 14/NQ-HĐQT | 06/06/2024 | Approve the plan to issue publicly traded bonds to increase Tier 2 capital in 2024. |
| 15 | 15/NQ-HĐQT | 06/06/2024 | Approve the signing of the publicly traded bond issuance consulting contract and services between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company for 2024. |
| 16 | 16/NQ-HĐQT | 25/06/2024 | Approve the first tranche of the bond issuance plan for 2024. |

| | | | |
|----|------------|------------|---|
| 17 | 17/NQ-HĐQT | 26/06/2024 | Register the change in Charter Capital at the Business Registration Certificate |
| 18 | 18/NQ-HĐQT | 28/06/2024 | Approve the registration documents for SHB's public bond offering in 2024. |

ANNEX 02
List of related parties of SHB
(Attached to Report No. 121/BC-SHB dated 30/07/2024)

| No. | Name of entities /persons | Position at SHB (if any) | Start date as a related party | End date as a related party | Reason | Relationship with SHB |
|-----|--|--|-------------------------------|-----------------------------|--------|-----------------------|
| | A. Internal persons | | | | | |
| 1 | Do Quang Hien | Chairman of the Board of Directors (BOD) | 01/06/2005 | | | |
| 2 | Do Quang Vinh | Board Vice Chairman and Deputy CEO | 30/10/2021 | | | |
| 3 | Do Van Sinh | Independent member of the BOD | 20/04/2022 | | | |
| 5 | Thai Quoc Minh | Member of the BOD | 27/04/2017 | | | |
| 6 | Ngo Thu Ha | Member of the BOD and CEO | 15/03/2011 | | | |
| 7 | Pham Viet Dan | Member of the BOD | 11/04/2023 | | | |
| 8 | Pham Hoa Binh | Supervisory Board | 20/03/2009 | | | |
| 9 | Le Thanh Cam | Member of the Supervisory Board | 15/06/2020 | | | |
| 10 | Vu Xuan Thuy Son | Member of the Supervisory Board | 20/04/2022 | | | |
| 11 | Le Dang Khoa | Deputy CEO | 09/04/2009 | | | |
| 12 | Ninh Thi Lan Phuong | Deputy CEO | 08/06/2012 | | | |
| 13 | Nguyen Huy Tai | Deputy CEO | 18/02/2013 | | | |
| 14 | Hoang Thi Mai Thao | Deputy CEO | 08/01/2021 | | | |
| 15 | Do Duc Hai | Deputy CEO | 28/01/2021 | | | |
| 16 | Luu Danh Duc | Deputy CEO | 01/09/2022 | | | |
| 17 | Ngo Thi Van | Chief accountant | 11/11/2014 | | | |
| 18 | Pham Bich Lien | In chagre of Corporate Governance | 28/10/2020 | | | |
| | B. Subsidiaries, affiliate companies, and companies in which SHB owns more than 10% of the capital contribution | | | | | |

| | | | | | | |
|---|---|--|------------|--|--|---|
| 1 | Saigon - Hanoi Commercial Joint Stock Bank Debt and Asset Management Company Limited (SHB AMC) | | 11/03/2009 | | | Subsidiary |
| 2 | Saigon – Hanoi Laos Bank Single member limited liability (SHB Laos) | | 28/04/2014 | | | Subsidiary |
| 3 | Saigon – Hanoi Bank Cambodia Single member limited liability (SHB Cambodia) | | 13/11/2014 | | | Subsidiary |
| 4 | Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited liabiltiy (SHB FC) | | 12/09/2016 | | | Affiliate |
| 5 | Dong Xuan Joint Stock Company | | 01/01/2021 | | | SHB is a shareholder as a result of acquisition of Habubank |
| 6 | Banking training and consulting joint stock company | | 01/01/2021 | | | |
| 7 | Hanoi - Can Tho Seafood Joint Stock Company | | 01/01/2021 | | | |
| | C. Biological father, biological mother, adoptive father, adoptive mother, father-in-law, mother-in-law, wife, husband, biological child, adopted child, daughter-in-law, son-in-law, biological brother, biological sister, brother-in-law, and sister-in-law of the internal person. See the list of related persons for each of these internal persons specified in Annex 4. | | | | | |

ANNEX 03
List of Related Party Transactions
(Attached to Report No. 121/BC-SHB dated 30/07/2024)

| 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 | Description |
|----|--|-------------------------------|--|---|---------------------|---|--|
| 1 | Saigon Hanoi Insurance Corporation (BSH) | Related party of BOD's member | 0103085460 | 86 Ba Trieu, Hang Bai ward, Hoan Kiem district, Hanoi | 17/01/2024 | 02/NQ-HDQT | Extend guarantee limit for corporate customer |
| 2 | Saigon Hanoi Insurance Corporation (BSH) | Related party of BOD's member | 0103085460 | 86 Ba Trieu, Hang Bai ward, Hoan Kiem district, Hanoi | 28/02/2024 | 07/NQ-HDQT | Sign and renew the Banker Blanket Bond and Professional Liability Insurance at SHB for 2024 |
| 3 | Saigon Hanoi Securities JSC (SHB) | Related party of BOD's member | 0102524651 | Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi | 28/05/2024 | 13/2024/NQ-HDQT | Sign the contract between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company for 2024. |
| 4 | Saigon Hanoi Securities JSC (SHB) | Related party of BOD's member | 0102524651 | Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi | 06/06/2024 | 15/2024/NQ-HDQT | Approve the signing of the publicly traded bond issuance consulting contract and services between Saigon - Hanoi Commercial Joint Stock Bank and Saigon - Hanoi Securities Joint Stock Company for 2024. |

ANNEX 04

List of internal persons and their related persons

(Attached to the Corporate Governance Report No.121/BC-SHB dated 30/07/2024)

| No. | Full name | Position at SHB (if any) | No. of shares owned at the end of the period | Share ownership percentage at the end of the period |
|-----------|--|---|---|---|
| I | Mr. Do Quang Hien & related persons | | | |
| 1 | Do Quang Hien | Chairman of the BOD | 99,787,412 | 2.724% |
| 2 | Le Thi Thanh | | - | |
| 3 | Le Thanh Hoa | | - | |
| 4 | Do Quang Vinh | Vice Chairman of the BOD cum Deputy CEO | 101,383,408 | 2.768% |
| 5 | Do Vinh Quang | | 107,252,236 | 2.928% |
| 6 | Do My Linh | | 7,517 | 0.0002% |
| 7 | Do Thi Thu Ha | | 74,442,202 | 2.0323% |
| 8 | Tran Quang Nghia | | - | |
| 9 | Do Thi Minh Nguyet | | - | |
| 10 | Bui Tuan Anh | | - | |
| 11 | T&T Group JSC. | | 287,388,485 | 7.8459% |
| 12 | Saigon-Hanoi Securities JSC | | 53,584,806 | 1.4629% |
| II | Mr. Do Van Sinh & related persons | | | - |
| 1 | Do Van Sinh | Independent member of the BOD | 140,729 | 0.004% |
| 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 | 101,383,408 | 2.768% |
| 2 | Do Quang Hien | | 99,787,412 | 2.724% |
| 3 | Le Thanh Hoa | | - | |
| 4 | Do Vinh Quang | | 107,252,236 | 2.928% |
| 5 | Do My Linh | | 7,517 | |
| 6 | Kylie Linh Do | | - | |
| 7 | Kingston Minh Do | | | |
| 8 | Saigon-Hanoi Securities JSC | | 53,584,806 | 1.463% |
| 9 | BVIM Fund management JSC. | | | |
| 10 | T&T Group JSC. | | 287,388,485 | 7.846% |
| IV | Mr. Thai Quoc Minh & related persons | | - | - |
| 1 | Thai Quoc Minh | Member of the BOD | 176,665 | 0.005% |
| 2 | Thai Duong | | - | - |
| 3 | Thai Quynh My | | - | - |
| 4 | Thai Hung | | - | - |
| 5 | Vu Thi Vung | | - | - |
| 6 | Thai Dung | | - | - |
| 7 | Doan Thi Hanh | | - | - |
| 8 | Thai Binh | | - | - |
| 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 | 2,854,347 | 0.078% |
| 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. Pham Viet Dan and related persons | | - | - |
| 1 | Pham Viet Dan | Member of the BOD | 140,729 | 0.004% |
| 2 | Nguyen Thi Diem Trang | | 15,605 | 0.0004% |
| 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 | | - | - |
| VII | Mr. Pham Hoa Binh and related persons | | - | - |
| 1 | Pham Hoa Binh | Head of the BOS | 219,712 | 0.006% |
| 2 | Pham Thi Loan | | - | - |
| 3 | Pham Truong Son | | - | - |
| 4 | Pham Ngoc Thu | | - | - |
| 5 | Pham Hong Phuong | | - | - |
| 6 | Nguyen Kim Hoang | | - | - |
| 7 | Pham Ngoc Hoang Lan | | - | - |
| 8 | Tran Thi Noi | | - | - |
| 9 | Michael M.Peter | | - | - |
| 10 | Nguyen Van Thoi | | - | - |
| 11 | Nguyen Van Dau | | - | - |
| VIII | Ms. Le Thanh Cam and related persons | | - | - |
| 1 | Le Thanh Cam | Member of the BOS | 80,000 | 0.002% |
| 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 | | - | - |
| IX | Mr. Vu Xuan Thuy Son and related persons | | - | - |
| 1 | Vu Xuan Thuy Son | Member of the BOS | 80,000 | 0.002% |

| | | | | |
|------------|---|------------|------------|--------|
| 2 | Vu Xuan Duong | | - | - |
| 3 | Tran Thi Tra | | - | - |
| 4 | Vu Tran Nam Khanh | | - | - |
| 5 | Vu Tran Ngoc Diep | | - | - |
| 6 | Vu Thi Thu Giang | | - | - |
| 7 | Vu Xuan Dai | | - | - |
| 8 | Nguyen Thanh Nga | | - | - |
| X | Mr. Le Dang Khoa and related persons | | | - |
| 1 | Le Dang Khoa | Deputy CEO | 176,270 | 0.005% |
| 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 Dang Quang | | | |
| 9 | Le Trong Khue | | - | - |
| 10 | Nguyen Thi Thanh Dung | | - | - |
| 11 | Le Trung Kien | | - | - |
| 12 | Nguyen Thi Ngan | | - | - |
| 13 | Nguyen Duc Tho | | - | - |
| 14 | Dinh Thi Nguyet | | - | - |
| 15 | Saigon - Hanoi Securities JSC. | | 53,584,806 | 1.463% |
| 16 | Lilama Real Estate JSC. | | - | - |
| 17 | Textbook Printing Joint Stock Company in Hanoi City | | - | - |
| XI | Ms. Ninh Thi Lan Phuong and related persons | | | - |
| 1 | Ninh Thi Lan Phuong | Deputy CEO | 293,103 | 0.008% |
| 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 | | - | - |
| XII | Mr. Nguyen Huy Tai and related persons | | | - |
| 1 | Nguyen Huy Tai | Deputy CEO | 176,270 | 0.005% |
| 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 | | - | - |
| XIII | Ms. Hoang Thi Mai Thao and related persons | | - | - |
| 1 | Hoang Thi Mai Thao | Deputy CEO | 176,270 | 0.005% |
| 2 | Dao Anh Tuan | | - | - |
| 3 | Dao Son Tung | | - | - |
| 4 | Dao Thao Phuong | | - | - |
| 5 | Hoang Huu Lien | | - | - |
| 6 | Nguyen Thi Khoa | | - | - |
| 7 | Dao Phu Nhan | | - | - |
| 8 | Huy Thi Be | | - | - |
| 9 | Hoang Thi Anh Nguyen | | - | - |
| 10 | Hoang Huu Truong | | - | - |
| 11 | Trinh Xuan Phu | | - | - |
| 12 | Le Thi Huong | | - | - |
| VI | Mr. Do Duc Hai & related persons | | - | - |
| 1 | Do Duc Hai | Deputy CEO | 177,849 | 0.00491% |
| 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 | Saigon-Hanoi Laos One Member Bank LLC. | | - | - |
| 11 | Saigon-Hanoi Bank Cambodia. | | - | - |
| XVI | Mr. Luu Danh Duc and related persons | | - | - |

| | | | | |
|--------------|---|-----------------------------------|-------------|--------|
| 1 | Luu Danh Duc | Deputy CEO | 174,263 | 0.005% |
| 2 | Luu Danh Diep | | - | - |
| 3 | La Van Quyen | | - | - |
| 4 | Luu Danh Khoi | | - | - |
| 5 | Luu Phuong Thao | | - | - |
| 6 | La Quy Hien | | - | - |
| 7 | Luu Hong Hanh | | - | - |
| 8 | Hoang Quoc Dong | | - | - |
| 9 | Luu Thanh Huong | | - | - |
| 10 | Vu Ngoc Khanh | | - | - |
| 11 | Luu Hong Van | | - | - |
| 12 | Nguyen Hoang Long | | - | - |
| 13 | T&T Group Joint Stock Company | | 287,388,485 | 7.846% |
| 14 | Saigon - Hanoi Securities Joint Stock Company | | 53,584,806 | 1.463% |
| XVII | Ms. Ngo Thi Van and related persons | | - | - |
| 1 | Ngo Thi Van | Chief accountant | 30,000 | 0.001% |
| 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 | | - | - |
| XVIII | Ms. Pham Bich Lien and related persons | | - | - |
| 1 | Pham Bich Lien | In charge of Corporate governance | 69,199 | 0.002% |
| 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 | | - | - |
| 9 | Dinh Phuc Hung | | - | - |
| 10 | SHB Finance LLC. | | - | - |

ANNEX 05

Transactions of SHB shares by SHB internal persons and related persons

(Attached to the Corporate Governance Report No.121/BC-SHB dated 30/07/2024)

| No | The person performing the transaction | Relations with internal persons | Number of shares owned at the beginning of the period (31/12/2023) | | Number of shares owned at the end of the period (30/06/2024) | | Reasons for increase or decrease (buy, sell, convert, reward...) |
|----|---------------------------------------|--|--|------------|--|------------|--|
| | | | Number of shares | Percentage | Number of shares | Percentage | |
| 1 | Do Quang Hien | Chairman of the BOD | 99,539,881 | 2.750% | 99,787,412 | 2.724% | ESOP |
| 2 | Do Quang Vinh | Vice Chairman of the BOD and Deputy CEO; Son | 939,722 | 0.026% | 101,383,408 | 2.768% | - ESOP - Buy shares |
| 3 | Ngo Thu Ha | Member of the BOD and CEO | 2,634,761 | 0.073% | 2,854,347 | 0.078% | ESOP |
| 4 | Do Van Sinh | Independent member of the BOD | - | - | 140,729 | 0.004% | ESOP |
| 5 | Thai Quoc Minh | Member of the BOD | - | - | 176,665 | 0.005% | ESOP |
| 6 | Pham Viet Dan | Member of the BOD | - | - | 140,729 | 0.004% | ESOP |
| 7 | Pham Hoa Binh | Head of the BOS | 199,712 | 0.006% | 219,712 | 0.006% | ESOP |
| 8 | Le Thanh Cam | Member of the BOS | - | - | 80,000 | 0.002% | ESOP |
| 9 | Vu Xuan Thuy Son | Member of the BOS | - | - | 80,000 | 0.002% | ESOP |
| 10 | Le Dang Khoa | Deputy CEO | - | - | 176,270 | 0.005% | ESOP |
| 11 | Do Duc Hai | Deputy CEO | 181 | 0.000% | 177,849 | 0.005% | ESOP |
| 12 | Nguyen Huy Tai | Deputy CEO | - | - | 176,270 | 0.005% | ESOP |
| 13 | Luu Danh Duc | Deputy CEO | - | - | 174,263 | 0.005% | ESOP |
| 14 | Ninh Thi Lan Phuong | Deputy CEO | 131,533 | 0.004% | 293,103 | 0.008% | ESOP |
| 15 | Hoang Thi Mai Thao | Deputy CEO | - | - | 176,270 | 0.005% | ESOP |
| 16 | Ngo Thi Van | Chief accountant | - | - | 30,000 | 0.001% | ESOP |
| 17 | Pham Bich Lien | In charge of corporate governance | - | - | 69,199 | 0.002% | ESOP |
| 18 | Do Thi Minh Nguyet | Related party of Mr. Do Quang Hien – Chairman of the BOD | 25,733,094 | 0.711% | - | - | Sell |

| | | | | | | | |
|----|-------------------------------|--|-------------|----------|-------------|--------|------|
| 19 | T&T Group Joint Stock Company | Related party | 361,888,485 | 9.999% | 287,388,485 | 7.846% | Sell |
| 20 | Vu Thi Hoa | Related party of Mr. Nguyen Huy Tai – Deputy CEO | 600 | 0.00002% | - | - | Sell |