



**SAIGON – HANOI  
COMMERCIAL JS BANK**

**SOCIALIST REPUBLIC OF VIETNAM**

**Independence - Freedom - Happiness**

*Hanoi, 23 July 2025*

No.: *19* /2025/BC-SHB

**CORPORATE GOVERNANCE REPORT OF LISTED COMPANY  
(1H2025)**

**Dear**

- State Securities Commission of Vietnam;
- Ho Chi Minh City Stock Exchange,

- Company name: **Saigon - Hanoi Commercial Joint Stock Bank**
- Head office address: **No. 77 Tran Hung Dao Street, Cua Nam Ward, Hanoi City**
- Phone: **024 3942 3388** Fax: **024 3941 1086**
- Charter capital : **40,657,470,020,000 VND**
- Ticker code: **SHB**
- Corporate governance structure: **Annual General Meeting of Shareholders, Board of Directors (BOD), Board of Supervisors (BOS) and Chief Executive Officer (CEO).**
- Internal audit function: **has been performed.**

**I. Activities of the Annual General Meeting of Shareholders**

On 22/04/2025, Saigon - Hanoi Commercial Joint Stock Bank (SHB) successfully convened its 33<sup>rd</sup> Annual General Meeting of Shareholders (AGM) in 2025.

Based on the submitted reports, proposals, and discussions, the meeting concluded with the approval of No. 01/2025/NQ-DHCD (hereinafter referred to as Resolution No. 01/2025/NQ-DHCD), which included the following key points:

1. Approval of the Board of Directors Report on the 2024 Performance and the 2025 Business direction;
2. Approval of the Board of Management Report on the 2024 Business Results and the 2025 Business Plan;
3. Approval of the Board of Supervisors Report on the 2024 Performance and the 2025 orientation;
4. Approval of the 2024 Profit Distribution Plan;



5. Approval of an increase in charter capital through stock dividend issuance and the execution plan attached;
6. Approval of SHB public bond listing;
7. Approval of the proposed early intervention remedial plan at SHB
8. Approving the Selection of an Independent Auditor for 2025 of Saigon - Hanoi Commercial Joint Stock Bank
9. Approval of electing additional members of the Board of Directors for the 2022 - 2027 term of SHB
10. Approval of the voting results and acknowledgement of the elected member of the Board of Directors for the 2022-2027 term

## II. The Board of Directors:

### 1. Details of the Board of Directors members

No.	Full name	Position <i>(independent member of the Board of Directors, non-executive member of the Board of Directors)</i>	Date of Election/Resignation	
			Date of election	Date of resignation
1.	Mr. Do Quang Hien	Chairman of the Board (Non-executive)	Re-elected by the AGM on 20/04/2022	
2.	Mr. Do Quang Vinh	Vice Chairman of Board of Directors (Executive)	Elected by the AGM on 20/04/2022	
3.	Mrs. Ngo Thu Ha	Board Member (Executive)	Elected by the AGM on 11/04/2023	
4.	Mr. Thai Quoc Minh	Board Member (Non-executive)	Re-elected by the AGM on 20/04/2022	
5.	Mr. Pham Viet Dan	Board Member (Non-executive)	Elected by the AGM on 11/04/2023	
6.	Mr. Do Van Sinh	Independent Board Member	Elected by the AGM on 20/04/2022	



		(Non-executive)		
7.	Mr. Phan Dang Tuat	Independent Board Member (Non-executive)	Elected by the AGM on 22/04/2025	

## 2. Board of Directors meetings

No.	Full name	Number of meetings attended	Attendance percentage	Reason for absence
1.	Mr. Do Quang Hien	10/10	100%	
2.	Mr. Do Quang Vinh	08/10	80%	Mr. Do Quang Vinh was absent from the meetings held on 20/02/2025, and 16/5/2025, due to a business trip
3.	Mrs. Ngo Thu Ha	10/10	100%	
4.	Mr. Thai Quoc Minh	10/10	100%	
5.	Mr. Pham Viet Dan	10/10	100%	
6.	Mr. Do Van Sinh	10/10	100%	
7.	Mr. Phan Dang Tuat	04/10	100%	Mr. Phan Dang Tuat has attended all meetings of the Board of Directors held after 22/04/2025, subsequent to his election as an independent member of the Board of Directors by the AGM

## 3. The Board of Directors' oversight of the Board of Management

The management and supervisory responsibilities of the Board of Directors (BOD) over the Board of Management (BOM) are performed in accordance with the provisions of applicable laws, the SHB Charter, the Regulations on the Organization and Operation of the Board of Directors, and the Bank's internal regulations. The BOD also conducts inspections and supervises the implementation of Resolutions and Decisions of the General Meeting of Shareholders (AGM) and the BOD itself.



The BOD has established a comprehensive, regular, and timely control mechanism through the analysis and evaluation of both periodic and ad hoc reports submitted by the BOM. These reports cover all areas of operation and specialized domains, ensuring that the Bank's activities align with the strategic directions approved by the AGM.

Specific responsibilities have been assigned to individual BOD members based on their expertise, experience, and capacity. Each member is tasked with supervising key areas of the Bank's operations, thereby enhancing operational efficiency. Accordingly, BOD members have played an increasingly active role in providing guidance, overseeing performance, and coordinating closely with the BOM to drive business activities, address challenges, and resolve issues encountered by business units.

BOD members have proactively engaged in monitoring real-time operations, providing valuable insights that support the BOD in reviewing and approving matters within its authority. This also enables them to assist the BOM and relevant units in overcoming operational bottlenecks during task implementation.

In the first six months of 2025, the BOD convened 10 in-person meetings and also collected written opinions from BOD members on matters under its authority to ensure timely and effective decision-making.

In addition, reports from the Board of Supervisors and the Internal Audit Division enable the Board of Directors (BOD) to proactively identify potential risks, ensure that the Bank operates in accordance with its strategic orientation, and maintain strict compliance with legal regulations and the SHB Charter.

Furthermore, the Committees and units under the BOD regularly report on matters within their respective scopes of responsibility. This reporting mechanism ensures that the BOD receives comprehensive, timely, and accurate information on the Bank's operations, thereby supporting oversight functions and ensuring compliance with applicable laws and the resolutions of the AGM.

In the first six months of 2025, the BOD continued to provide strategic direction and guidance to the Board of Management (BOM) and the entire system, reinforcing our determination to achieve its strategic development goals. These goals are built upon four key pillars: reforming mechanisms, policies, regulations, and processes; placing people at the center; focusing on customers and market orientation; and advancing information technology modernization and digital transformation. At the same time, SHB remains steadfast in upholding its six core cultural values: "Heart – Faith – Trustworthiness – Knowledge – Wisdom – Greater Heights".

#### **4. Performance of the Board committees**



The BOD has established Committees, Boards, and Councils to promptly direct and supervise the implementation of the BOM in the work of deploying and promoting business activities.

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 (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 responsible for advising the Board of Directors (BOD) on the formulation of short-, medium-, and long-term development strategies, aimed at realizing the Bank's strategic vision and ensuring effective, safe, and sustainable growth.

In the first six months of 2025, the StratCo continued to fulfill its advisory role in alignment with the BOD's strategic direction and carried out the following key tasks:

- Researched, analyzed, and assessed domestic and international political and economic developments, macroeconomic policies, and trends in the financial services and technology sectors to evaluate their potential impact on the Vietnamese banking system and SHB's operations in the short, medium, and long term.
- Advised on, proposed, developed, and adjusted SHB's strategic direction;
- Supported and provided guidance to internal units across the system on strategic and operational planning;
- Proposed emerging trends and potential areas of operation for SHB, with particular focus on digital transformation, science and technology, digital finance, and digital currency;
- Provided strategic recommendations for enhancing the Bank's internal governance and management framework;
- Performed other duties as assigned by the BOD....

#### ***1.1 Human Resources Committee (HRC)***

The HRC is a Board-level committee tasked with advising and assisting the Board of Directors (BOD) in matters related to personnel and organizational structure. In the first six months of 2025, the HRC carried out its advisory and support functions across the following areas:



- Advised on the reform of mechanisms and policies related to organizational structure, labor management, compensation, and benefits to enhance productivity, improve work efficiency, motivate employees, and strengthen employee engagement.
- Reviewed and proposed improvements to internal regulations and operational procedures with a focus on streamlining and optimization
- Promoted the application of information technology and digitalization in human resource management to enhance employee experience, reduce processing times, and ensure transparency in operations.
- Encouraged performance-based competition and achievements, reinforced labor discipline monitoring, and implemented strict reward and disciplinary measures.
- Conducted personnel reviews and evaluations for positions under the authority of the BOD and carried out other assignments as delegated by the BOD.

### **1.2 Risk Management Committee (RMC)**

In implementing the action plan for the first six months of 2025, the RMC convened regular meetings and worked directly with the BOS, the BOM, subsidiaries, divisions, and departments to oversee, evaluate, and advise on risk management activities across the SHB system.

Through these efforts, the RMC issued resolutions, recommendations, and proposals, and provided strategic advice to the BOD on key risk management matters, achieving the following main outcomes during the period:

- Amended and supplemented the Regulations on the Organization and Operation of the RMC; improved the personnel structure and clarified the roles and responsibilities of RMC members in advising on and supervising the implementation of environmental, social, and governance (ESG) risk management, as well as the oversight of SHB's system of internal regulatory documents;
- Provided guidance on enhancing the structure, organization, and capacity of the Risk Management Division, Credit Division, and Legal and Compliance Division to align ESG practices with international standards and recommendations issued by global financial institutions;
- Advised on the issuance of internal regulations and the Risk Appetite Statement, ensuring consistency with SHB's business development strategy;
- Proposed amendments and supplements to documents under the BOD's authority, including the Risk Management Framework, Decentralized Credit Approval policy, and Security Regulations...

In the second half of 2025, the RMC will continue to focus on monitoring and





advising the BOD on overall risk management, with particular emphasis on the implementation of ESG strategy, thereby ensuring comprehensive, effective, and forward-looking risk oversight.

### ***1.3 Internal Security Department (ISD)***

The ISD is a Board-level committee responsible for advising and assisting the Chairman of the BOD and the BOD in ensuring safety and security across all business operations of SHB and its member units. In the first half of 2025, SHB continued to affirm its position among the five largest private joint stock commercial banks in Vietnam, steadily progressing towards its strategic vision of becoming the most efficient bank, the most favored digital bank, and the premier retail bank. SHB has also consistently ranked among the top five contributors to the State budget in the banking sector. Its strategic objective for 2026 is to reach a total asset size of VND 1 quadrillion, thereby solidifying its position in the financial market.

SHB remains committed to comprehensive digital transformation, sustainable development aligned with ESG standards, effective credit growth, prudent bad debt management, and human resource development based on six core values: Heart – Faith – Trustworthiness – Knowledge – Wisdom – Greater Heights. In this context, ISD fulfilled its advisory and support role to the Chairman of the BOD across the following key areas:

- Strategy and policy development on safety and security: ISD advised the Chairman of the BOD on comprehensive internal security measures in alignment with SHB's digital transformation and sustainability goals. It also provided recommendations on safeguarding information and customer data, particularly in digital banking operations. ISD completed contingency plans to address exceptional circumstances such as protests and armed robberies across the head office and network of transaction offices. In coordination with the Internal Control and Compliance Department, ISD contributed to the development of internal fraud investigation regulations...
- Bank-wide security implementation ISD advised on the conduct of periodic and ad-hoc security inspections at transaction offices, branches, and the head office. It proposed and monitored the execution of internal and external security plans tailored to local operational realities. In collaboration with the IT Division, Operations Division, and relevant units, ISD oversaw customer information security, investigated suspected data breaches, and proposed timely remedial measures.
- Investigation and risk prevention: ISD organized investigations and verification of suspected internal misconduct, reporting findings and proposing appropriate actions





to the Chairman of the BOD/BOD. It also cooperated with functional units to gather information on customers and partners exhibiting signs of risk, and recommended preventive measures to mitigate potential losses.

## 2. Resolutions of the BOD

In the first 6 months of 2025, the BOD issued 19 Resolutions, the details of which are provided in Annex 01 attached here with.

### III. The Board of Supervisors

#### 1. Details of the members of the Board of Supervisors for the 2022-2027 term:

No.	Full name	Position	Date of Election/Resignation	Qualification
1	Mr. Pham Hoa Binh	Head	Re-elected by the AGM on April 22, 2022	Bachelor of Economics, major in Credit Finance - Banking Academy - Ho Chi Minh City Branch.
2	Mrs. Le Thanh Cam	Board Member	Re-elected by the AGM on April 22, 2022	Bachelor of Economics, major in Finance and Banking - National Economics University, Hanoi.
3	Mr. Vu Xuan Thuy Son	Board Member	Elected by the AGM on April 22, 2022	Bachelor of Economics, major in Finance and Banking - National Economics University, Hanoi.

#### 2. The Board of Supervisors meeting in the first half of 2025:

No.	Full name	Number of meetings attended	Attendance percentage	Voting percentage	Reason for absence
1	Mr. Pham Hoa Binh	02	100%	100%	
2	Mrs. Le Thanh Cam	02	100%	100%	
3	Mr. Vu Xuan Thuy Son	02	100%	100%	

In the first half of 2025, the BOS held 2 meetings, one at the beginning of each quarter. All BOS members attended the meetings.



### **3. Overseeing the BOD, CEO and shareholders:**

#### **3.1. Overseeing the BOD:**

The BOS has conducted comprehensive and regular supervision of the BOD, focusing on key areas including: the implementation of business strategies; safe and sustainable development towards achieving SHB's strategic goals for 2025; the organization and execution of AGM resolutions; senior-level management and supervisory activities of the BOD; risk management and compliance control; and the prevention of corruption and internal fraud. The BOS also monitored the BOD's direction and guidance to the CEO and other units within its scope of authority.

Specific supervisory activities included:

- Monitoring the timely issuance, amendment, and supplementation of State policies, internal regulations, and business processes under the BOD's authority, ensuring compliance with applicable laws and SHB's internal framework;
- Supervising the approval and execution of investment projects, acquisition and disposal of fixed assets, contracts, and other transactions under the authority of the AGM and the BOD
- Overseeing the BOD's compliance with regulations on operational prudent limits as prescribed in Chapter VII of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 (hereinafter referred to as the "Law on Credit Institutions 2024")

Through its supervision, the BOS found that the BOD has exercised its powers and responsibilities in accordance with legal requirements, SHB's Charter, internal governance regulations, and the BOD's organizational and operational regulation. The BOD demonstrated a high level of responsibility and operational efficiency. Based on the resolutions approved at the 2025 AGM, the BOD issued corresponding resolutions and directed the CEO to implement strategic initiatives, invest in and roll out key projects, and modernize banking operations to promote sustainable and comprehensive business growth. The BOD also directed the CEO, within its delegated authority, to review and promulgate several updated internal documents governing SHB's business activities to ensure alignment with the Law on Credit Institutions 2024 and relevant circulars and guidelines issued by the SBV.

#### **3.2. Overseeing the CEO:**

The BOS regularly conducted supervision of the CEO, focusing on key areas such as: the CEO's implementation of the BOD's directives in compliance with applicable laws and SHB's internal regulations; the CEO's senior management and oversight responsibilities; and the execution of solutions aimed at achieving the 2025 business



plan.

Supervisory activities included:

- Monitoring the issuance, amendment, and supplementation of internal regulations and business processes under the CEO's authority to ensure timeliness and compliance with the law and SHB's internal governance framework;
- Overseeing compliance with operational safety limits in accordance with Chapter VII of the Law on Credit Institutions 2024

Through its supervision, the BOS found that the CEO has fully and effectively exercised the powers and responsibilities assigned under the SHB Charter and relevant legal provisions. The CEO promptly implemented the BOD's directives and maintained a strong focus on executing SHB's development strategy in a comprehensive manner.

Key areas of focus included advancing digital transformation and modernizing banking operations, implementing digital banking initiatives, and addressing the recommendations and proposals of the BOS. The CEO also directed relevant functional units to review and advise on the issuance of updated internal documents governing SHB's business activities, ensuring full compliance with the Law on Credit Institutions 2024 and the guiding circulars issued by the SBV.

### **3.3. *Overseeing shareholders:***

The BOS monitored the ownership ratio of shareholders holding 1% or more of SHB's charter capital, as well as related parties of members of the BOD, members of the BOS, the CEO, shareholders owning 1% or more of SHB's charter capital, and other individual shareholders, to ensure that capital contribution ratios remain within the limits prescribed by applicable laws, regulations of the SBV, and SHB's Charter.

## **4. Collaboration between the BOS and the BOD, the BOM, and the senior management:**

### **4.1. *Collaboration between the BOS and the BOD:***

- The BOS periodically reported its performance results to the BOD in accordance with the SHB Charter and Internal Governance Regulations.
- The BOS provided recommendations and suggestions to the BOD on matters related to corporate governance, the development of institutional frameworks, mechanisms, policies, and personnel under the BOD's authority. It also engaged in discussions with the BOD during quarterly meetings on areas for improvement in governance and the enhancement of the Bank's internal control system.
- The BOD directed relevant units to implement recommendations and proposals of the BOS.



- The BOS received, reviewed and implemented certain tasks as requested by the BOD in relation to audit and inspection activities across SHB's system.

**4.2. *Collaboration between the BOS and the CEO:***

- The BOS regularly engaged in discussions with the CEO regarding potential risks in SHB's banking operations, in accordance with the SHB Charter and Internal Governance Regulations. The BOS proposed and recommended that the CEO promptly provide reports and relevant supporting documents, monitors the CEO's direction of relevant units to promptly rectify and address violations as identified by the BOS, and reviewed implementation results—thereby contributing to the safety and efficiency of SHB's operations.
- Coordinate with the CEO and functional units under the CEO to conduct an independent audit of the 2024 Financial Report.
- The CEO directed relevant units to implement recommendations and proposals of the BOS.

**4.3. *Collaboration between the BOS and the Internal Audit Division (IAD):***

- The BOS ensured timely and effective implementation of the 2025 Internal Audit Plan in line with approved objectives and quality standards.
- The BOS ensured timely and effective implementation of the 2025 Internal Audit Plan in line with approved objectives and quality standards. Recommendations and proposals made through the audit process contributed to risk prevention and mitigation, thereby enhancing the safety and efficiency of SHB's overall business operations.
- The BOS directed the IAD to independently and objectively review and assess the adequacy and effectiveness of the internal control system, including risk identification and management frameworks, capital adequacy assessment methodologies, financial reporting and management information systems, as well as internal procedures and regulations.
- The BOS made decisions regarding the appointment and dismissal of IAD personnel.
- The BOS assigned representatives to attend all monthly IAD meetings to stay informed on operational matters and to provide timely guidance and solutions to arising issues.

**5. *Other activities of the BOS (if any):***

- Review, issue, supplement, and amend documents related to IAD activities to ensure compliance with prevailing laws, regulations of the SBV, and SHB's internal rules.
- Perform other duties and exercised powers in accordance with the SHB Charter, internal regulations, and applicable laws.

**IV. *The Board of Management (CEO and Deputy CEOs)***



No.	Full Name & Title	Date of birth	Qualification	Date of appointment
1	Mrs. Ngo Thu Ha CEO	26/10/1973	PhD in Economics	Appointed on 01/09/2022
2	Mr. Le Dang Khoa Deputy CEO	18/08/1974	Master of Business Administration, MBA	10/04/2009
3	Mr. Nguyen Huy Tai Deputy CEO	03/02/1974	Bachelor of Economics, Bachelor of Law	18/02/2013
4	Mrs. Ninh Thi Lan Phuong Deputy CEO	12/10/1974	Master of Finance - Credit	08/06/2012
5	Mr. Do Duc Hai Deputy CEO	13/02/1982	Bachelor of Finance - Banking	28/01/2021
6	Mr. Do Quang Vinh Deputy CEO	23/08/1989	Master of Finance and Management	30/10/2021

#### 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

Human resource training and development remained one of SHB's top strategic priorities, with a strong focus on building leadership capabilities, enhancing operational efficiency, and supporting sustainable growth across the organization. The leadership team continued to play a central role in setting strategic direction, while the management team focused on execution and continuous improvement.

SHB implemented comprehensive and targeted training programs aligned with domestic legal requirements and international best practices in corporate governance. In the reporting period, SHB successfully organized corporate governance certification courses in accordance with current regulations for key members of the BOD, BOS, BOM, and management assistants. Additionally, BOD members and Office of the BOD staff participated in advanced programs on strategic management and modern



organizational models hosted by the Stock Exchange and international institutions.

Building on ESG implementation achievements, SHB continued to nominate management personnel for international training sessions to stay abreast of evolving global ESG integration strategies and governance trends.

In the first half of 2025, SHB conducted 15 management development programs for over 166 mid-level and unit-level leaders across both business and support divisions. The courses focused on leadership development, effective management styles, and training competencies. Over 6,000 participations were recorded in specialized training sessions covering key areas such as legal compliance, credit, finance, information technology, and digital transformation.

Notable programs included:

- Leadership and Human Resource Development
- Emotional Intelligence
- Application of AI in Office Operations
- 2025 Tax Policy Updates
- Cybercrime Prevention
- Financial Statement Analysis and Fraud Detection
- Bond Trading Techniques
- KPI and 3P-Based Salary Structuring
- Gender Awareness (organized by ADB)
- Senior Banking Management Training (sponsored by SECO)
- Seminars on bonds, sustainable finance, land law, procurement, and more

Training outcomes in the first six months of 2025 recorded a 100% participation and completion rate, with an average of 24 training hours per employee. These efforts significantly contributed to enhancing leadership capabilities, strengthening corporate governance quality, and laying a strong foundation for SHB's long-term sustainable development strategy.

**VII. List of related parties of SHB and related-party transactions:**

1. List of related parties: Please see Annex 02 attached herewith.
2. Transactions with related parties, major shareholders, insiders and related parties of insiders: Please see Annex 03 attached herewith
3. Transactions among insiders or their related parties with SHB's subsidiaries or companies that SHB has a controlling interest: None
4. Transactions with other entities: None.





4.1 Transactions with companies where members of the BOD, BOS, Chief Executive Officer/Director, or other managers are founding members or served on those boards or held role as Chief Executive Officer/Director within the last three years: Please see Annex 04 attached herewith.

4.2 Transactions with companies where related parties of members of the BOD, BOS, Chief Executive Officer/Director, or other managers are founding members or served on those boards or held role as Chief Executive Officer/Director: Please see Annex 04 attached herewith.

4.3 Other transactions that may provide material or non-material benefits to members of the BOD, BOS, Chief Executive Officer, or other managers: None

**VIII. Stock trading transactions of insiders and related parties of insiders:**

1. The list of insiders and related parties: Please see Annex 05 attached herewith
2. The list of stock trading transactions of SHB insiders and related parties: Please see Annex 06 attached herewith

**IX. Other significant issues: No.**

**Recipients:**

- As stated above;
- Archived at Admin Dpt. & BOD office

**PP. THE BOARD OF DIRECTORS  
CHAIRMAN**



**DO QUANG HIEN**



**ANNEX 01**  
**RESOLUTIONS OF THE BOD IN FIRST HALF OF 2025**

(Attached to Report No. 19 /2025/BC-SHB dated 23 / 7 /2025)

No.	Resolution Number	Dated	Description	Approval ratio
1	01/2025/ NQ-HĐQT	06/01/2025	Implementation plan for issuing shares to pay 2023 dividends & the handling of fractional shares (if any)	100%
2	01.1/2025/ NQ-HĐQT	06/01/2025	Approval of partner selection criteria for capital acquisition/disposal at Saigon - Hanoi Commercial Joint Stock Bank Finance Company Limited and related matters	100%
3	02/2025/ NQ-HĐQT	13/02/2025	Approval of the record date for entitlement to receive 2023 dividends in the form of shares	100%
4	03/2025/ NQ-HĐQT	20/02/2025	Preparation of the shareholder list and organization of the 2025 Annual General Meeting of Shareholders	100%
5	04/2025/ NQ-HĐQT	05/03/2025	Establishment of the Shareholder Eligibility Inspection Committee for the 33rd Annual General Meeting of Shareholders	100%
6	05/2025/ NQ-HĐQT	18/03/2025	Determination of the type of securities to be registered and additionally listed	100%
7	06/2025/ NQ-HĐQT	01/04/2025	Approval of proposed personnel for additional election to the Board of Directors of SHB for the 2022–2027 term	100%
8	07/2025/ NQ-HĐQT	18/04/2025	Adjustment of the type of non-deposited securities	100%
9	08/2025/ NQ-HĐQT	18/04/2025	Approval of the cooperation agreement to launch margin lending products with Saigon - Hanoi Securities Joint Stock Company	100%
10	09/2025/ NQ-HĐQT	14/05/2025	Adjustment of the type of non-deposited securities	100%
11	10/2025/ NQ-HĐQT	19/05/2025	Approval of the record date for entitlement to receive 2024 cash dividends	100%



No.	Resolution Number	Dated	Description	Approval ratio
12	11/2025/ NQ-HĐQT	19/05/2025	Approval of the office lease agreement at SHB Da Nang Building with Saigon - Hanoi Securities Joint Stock Company	100%
13	12/2025/ NQ-HĐQT	19/05/2025	Application of remuneration for Mr. Phan Dang Tuat – Independent Board Member for the 2022–2027 term	100%
14	12.1/2025/N Q-HĐQT	19/05/2025	Assignment of responsibilities to members of SHB's Board of Directors for the 2022–2027 term	100%
15	13/2025/ NQ-HĐQT	30/05/2025	Approval of the implementation of SHB's 2nd tranche public bond issuance plan in 2024	100%
16	14/2025/ NQ-HĐQT	16/06/2025	Approval of SHB's first private bond issuance plan for 2025	100%
17	15/2025/ NQ-HĐQT	18/06/2025	Supplement and adjustment of the charter capital increase plan	100%
18	16/2025/ NQ-HĐQT	23/06/2025	Approval of issuing guarantees for corporate clients	100%
19	17/2025/ NQ-HĐQT	27/06/2025	Approval of credit extension for corporate clients	100%



**ANNEX 02****List of SHB's related parties***(Attached to Report No. 19 / 2025/BC-SHB dated 23/7 /2025)*

No.	Name of entitites/individuals	Title at SHB (if applicable)	Start date as a related party	End date as a related party	Reason	Relationship with SHB
	<b>A. SHB's insiders</b>					
1	Do Quang Hien	Chairman of BOD	01/06/2005			
2	Do Quang Vinh	Vice-Chairman and DCEO	30/10/2021			
3	Do Van Sinh	Independent Director	20/04/2022			
4	Thai Quoc Minh	Member of the BOD	27/04/2017			
5	Ngo Thu Ha	Member of the BOD and CEO	15/03/2011			
6	Pham Viet Dan	Member of the BOD	11/04/2023			
7	Phan Dang Tuat	Independent Director	22/04/2025			
8	Pham Hoa Binh	Head of the BOS	20/03/2009			
9	Le Thanh Cam	Member of the BOS	15/06/2020			
10	Vu Xuan Thuy Son	Member of the BOS	20/04/2022			
11	Le Dang Khoa	DCEO	09/04/2009			
12	Ninh Thi Lan Phuong	DCEO	08/06/2012			
13	Nguyen Huy Tai	DCEO	18/02/2013			
14	Do Duc Hai	DCEO	28/01/2021			
15	Ngo Thi Van	Chief Accountant	11/11/2014			
16	Pham Bich Lien	Company Secretary	28/10/2020			





No.	Name of entitites/individuals	Title at SHB (if applicable)	Start date as a related party	End date as a related party	Reason	Relationship with SHB
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 insiders. See the list of related parties for each of these insiders specified in Annex 5						



### ANNEX 03

#### Transactions between the company and its related parties, or between the company and major shareholders, insiders, or related parties of insiders

(Attached to Report No. 19 /2025/BC-SHB dated 23 / 7 /2025)

No.	Name of entity	Relationship	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 Securities JSC (SHS)	Related party of BOD's member	0102524651	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	18/04/2025	08/2025/NQ-HDQT dated 18/04/2025	Signing of a Cooperation Agreement for the Implementation of Margin Lending Products
2	Saigon – Hanoi Securities JSC (SHS)	Related party of BOD's member	0102524651	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	19/05/2025	11/2025/NQ-HDQT dated 19/05/2025	Signing of an Office Lease Agreement at SHB Da Nang Building
3	T&T Group JSC.	Major Shareholder	0100233223	No. 31-33 Ngo Quyen Street, Cua Nam Ward, Hanoi	23/06/2025	16/2025/NQ-HDQT dated 23/06/2025	Issuance of a 100% Secured Guarantee Backed by a Deposit Agreement





#### ANNEX 04

**Transactions between the company and any entity where a member of the Board of Directors, Board of Supervisors, CEO, or other management personnel is or has been a founding member, a member of the Board of Directors, or an executive director (CEO) within the past three (03) years**

*(Attached to Report No. 19 /2025/BC-SHB dated 23 / 7 /2025)*

No.	Name of entity/individual	Relationship with SHB	Business certificate number, date of issue, place of issue	Head office address/contact address	Type of transaction	Transaction time	Description, quantity, value of transactions
1	T&T Group JSC	- Founded by Mr. Do Quang Hien - Mr. Do Vinh Quang (related person of SHB's member of the BOD) is vice-chairman	0100233223 Date of issue: 15/08/2023 Place of issue: Hanoi Department of Planning and Investment	No. 31-33 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	Deposit at SHB	In 1H2025	Deposit contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements
2	Saigon – Hanoi Securities JSC (SHS)	Mr. Do Quang Vinh is the Chairman	0102524651 Date of issue: 15/11/2007 Place of issue: Hanoi Department of Planning and Investment	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	Deposit at SHB	In 1H2025	Deposit contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements
3	Saigon – Hanoi Securities JSC (SHS)	Mr. Do Quang Vinh is the Chairman	0102524651 Date of issue: 15/11/2007 Place of issue: Hanoi Department of Planning and Investment	Level 1 – 5, Unimex Hanoi Tower, No. 41 Ngo Quyen, Hang Bai Ward, Hoan Kiem District, Hanoi	Loan at SHB	In 1H2025	Loan contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements



4	Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited liability (SHB FC)	Mr. Do Quang Vinh was the Chairman/Standing vice-chairman of the Council of Members	0107779290 Date of issue: 27/03/2017 Place of issue: Hanoi Department of Planning and Investment	Level 6, Gelex Tower, 52 Le Dai Hanh, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi	Deposit at SHB	In 1H2025	Deposit contracts at SHB are not allowed to disclose the transaction quantity and value due to confidentiality requirements
5	Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited liability (SHB FC)	Mr. Do Quang Vinh was the Chairman/Standing vice-chairman of the Council of Members	0107779290 Date of issue: 27/03/2017 Place of issue: Hanoi Department of Planning and Investment	Level 6, Gelex Tower, 52 Le Dai Hanh, Le Dai Hanh Ward, Hai Ba Trung District, Hanoi	SHB's Deposit at SHBFC	In 1H2025	Deposit contracts at SHBFC are not allowed to disclose the transaction quantity and value due to confidentiality requirements



## ANNEX 05

### List of insiders and their related parties

(Attached to Report No. 19 /2025/BC-SHB dated 23 / 7 /2025)

No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
<b>I</b>	<b>Mr. Do Quang Hien and related parties</b>				
1	SHB	Do Quang Hien	Chairman of the BOD	110.764.027	2,724%
2	SHB	Lê Thị Thanh			
3	SHB	Hoang Thi Tich			
4	SHB	Le Thanh Hoa			
5	SHB	Do Quang Vinh	Vice Chairman of the BOD and DCEO	112.535.582	2,768%
6	SHB	Do Vinh Quang		119.049.981	2,928%
7	SHB	Do My Linh		8.343	0,0002%
8	SHB	Do Thi Thu Ha		82.630.844	2,032%
9	SHB	Trang Quang Nghia			
10	SHB	Do Thi Minh Nguyet			
11	SHB	Bui Tan Anh			
12	SHB	T&T Group JSC		319.001.218	7,846%
13	SHB	Saigon - Hanoi Securities Joint Stock Company		59.479.134	1,463%
14	SHB	BVIM Fund Management Joint Stock Company			
15	SHB	T&T Electromechanical Joint Stock Company			
16	SHB	Vietnam Forestry Corporation - JSC			
17	SHB	T&T Consumer Goods and Trade Services Co., Ltd. (TTC)			
18	SHB	T&T Real Estate Group Joint Stock Company (T&T Land)			
19	SHB	T&T Homes Real Estate Joint Stock Company			
20	SHB	T&T Hotel Management Co., Ltd. (TTH)			
21	SHB	Hanoi T&T Sports Joint Stock Company			
22	SHB	T&T - Nam Ha Pharmaceutical Biotechnology Joint Stock Company			
23	SHB	T&T Retail Co., Ltd. (TTR)			
24	SHB	Vietnam Travel Airline Joint Stock Company			



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
<b>II</b>	<b>Mr. Do Van Sinh and related parties</b>				
1	SHB	Do Van Sinh	Independent Director	156.209	0,004%
2	SHB	Nguyen Thi Yen			
3	SHB	Do Tien			
4	SHB	Pham Thi Hong Tham			
5	SHB	Do Ngan Chi			
6	SHB	Trinh Huy Linh			
7	SHB	Do Van Sang			
8	SHB	Nguyen Thi My Chinh			
9	SHB	Do Van Soi			
10	SHB	Nguyen Thi Son			
11	SHB	Nguyen Thi Lich			
12	SHB	Do Thi Lien			
13	SHB	Nguyen Van Linh			
14	SHB	Do Thi Sau			
15	SHB	Do Thi Bay			
16	SHB	Do Quang Minh			
17	SHB	Do Van Sinh			
18	SHB	Do Thi Thuan			
19	SHB	Do Thi Xuyen			
20	SHB	Dao Nguyen Cu			
21	SHB	Do Thi Nam			
22	SHB	Do Thi Xuan			
<b>III</b>	<b>Mr. Do Quang Vinh and related parties</b>				
1	SHB	Do Quang Vinh	Vice Chairman of the BOD and DCEO	112.535.582	2,768%
2	SHB	Do Quang Hien	Chairman of the BOD	110.764.027	2,724%
3	SHB	Le Thanh Hoa			
4	SHB	Do Vinh Quang		119.049.981	2,928%
5	SHB	Do My Linh		8.343	0,0002%
6	SHB	Kylie Linh Do			
7	SHB	Kingston Minh Do			
8	SHB	Kendall Linh Do			



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
9	SHB	Saigon - Hanoi Securities Joint Stock Company		59.479.134	1,463%
10	SHB	BVIM Fund Management Joint Stock Company			
11	SHB	T&T Group JSC		319.001.218	7,846%
12	SHB	T&T Electromechanical Joint Stock Company			
13	SHB	Vietnam Forestry Corporation - JSC			
14	SHB	T&T Consumer Goods and Trade Services Co., Ltd. (TTC)			
15	SHB	T&T Real Estate Group Joint Stock Company (T&T Land)			
16	SHB	T&T Homes Real Estate Joint Stock Company			
17	SHB	T&T Hotel Management Co., Ltd. (TTH)			
18	SHB	Hanoi T&T Sports Joint Stock Company			
19	SHB	T&T - Nam Ha Pharmaceutical Biotechnology Joint Stock Company			
20	SHB	T&T Retail Co., Ltd. (TTR)			
21	SHB	Vietnam Travel Airline Joint Stock Company			
<b>IV</b>	<b>Mr. Thai Quoc Minh and related parties</b>				
1	SHB	Thai Quoc Minh	Member of the BOD	196.098	0,005%
2	SHB	Thai Duong			
3	SHB	Thai Quynh My			
4	SHB	Thai Hung			
5	SHB	Vu Thi Vung			
6	SHB	Thai Dung			
7	SHB	Doan Thi Hanh			
8	SHB	Thai Binh			
9	SHB	Nguyen Thi Quyen			
10	SHB	Thai Thi Thanh Ha			
11	SHB	Thai Viet Quan			
12	SHB	Le Thi Ai Nga			
<b>V</b>	<b>Ms. Ngo Thu Ha and related parties</b>				

786  
HÀ  
CƠ  
HÀ  
TP.

*[Handwritten signature]*



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
1	SHB	Ngo Thu Ha	Member of the BOD and CEO	3.168.324	0,078%
2	SHB	Nguyen Tuan Hung			
3	SHB	Ngo An Uy			
4	SHB	Tran Thi Thoa			
5	SHB	Ngo Trung Dung			
6	SHB	Nguyen Ha Minh			
7	SHB	Nguyen Ha Minh Ngoc			
8	SHB	Nham Thi Thanh			
9	SHB	Nguyen Anh Tuan			
10	SHB	Pham Thi Loan			
<b>VI</b>	<b>Mr. Pham Viet Dan and related parties</b>				
1	SHB	Pham Viet Dan	Member of the BOD	156.209	0,004%
2	SHB	Nguyen Thi Diem Trang		17.321	0,0004%
3	SHB	Pham Thi Thao Nguyen			
4	SHB	Pham Thi Quynh Anh			
5	SHB	Pham Viet Tan			
6	SHB	Duong Thi Lien			
7	SHB	Nguyen Van Tao			
8	SHB	Ha Thi Cam Van			
9	SHB	Pham Thi Lieu			
10	SHB	Vu Manh Tung			
11	SHB	Pham Thi Nhung			
12	SHB	Pham Viet Cong			
13	SHB	Tran Thi Trang			
14	SHB	Pham Thi Thu Hue			
15	SHB	Nguyen Phu Thuong			
<b>VII</b>	<b>Ông Phan Dang Tuat and related parties</b>				
1	SHB	Phan Dang Tuat	Independent Director		
2	SHB	Nguyen Thi Hoai Dung			
3	SHB	An Xuan Dung			
4	SHB	Phan Hung Long			
5	SHB	Phan Dang Hung Duy			



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
6	SHB	Nguyen Thuc Anh			
7	SHB	Phan Thi Tu Anh			
8	SHB	Nguyen Canh Thiep			
9	SHB	Phan Thi Tuyet Anh			
10	SHB	Phan Dang Thin			
11	SHB	Nguyen My Dung			
12	SHB	Phan Thi Van Anh			
13	SHB	Do Tho			
14	SHB	Phan Dang Thanh			
15	SHB	Duong Tu Uyen			
<b>VIII</b>	<b>Mr. Pham Hoa Binh and related parties</b>				
1	SHB	Pham Hoa Binh	Head of the BOS	243.880	0,006%
3	SHB	Pham Thi Loan			
4	SHB	Pham Truong Son			
5	SHB	Pham Ngoc Thu			
6	SHB	Pham Hong Phuong			
8	SHB	Pham Ngoc Hoang Lan			
9	SHB	Tran Thi Noi			
10	SHB	Michael M.Peter			
11	SHB	Nguyen Van Thoi			
12	SHB	Nguyen Van Dau			
<b>VIII</b>	<b>Ms. Le Thanh Cam and related parties</b>				
1	SHB	Le Thanh Cam	Member of the BOS	88.800	0,002%
2	SHB	Nguyen Hong Lam			
3	SHB	Nguyen Cam Linh			
4	SHB	Luca Bontempi			
5	SHB	Nguyen Lam Tung			
6	SHB	Le Thi Xuan Nguyet			
7	SHB	Le Thi Minh Quy			
8	SHB	Le Thi Thu Vinh			
9	SHB	Le Thi Hien			

30/ VG PHA ION

*[Handwritten signature]*



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
<b>IX</b>	<b>Mr. Vu Xuan Thuy Son and related parties</b>				
1	SHB	Vu Xuan Thuy Son	Member of the BOS	88.800	0,002%
3	SHB	Tran Thi Tra			
4	SHB	Vu Tran Nam Khanh			
5	SHB	Vu Tran Ngoc Diep			
6	SHB	Vu Thi Thu Giang			
7	SHB	Vu Xuan Dai			
8	SHB	Nguyen Thanh Nga			
<b>X</b>	<b>Mr. Le Dang Khoa and related parties</b>				
1	SHB	Le Dang Khoa	DCEO	195.659	0,005%
2	SHB	Ha Thi Hong			
3	SHB	Le Trong Khoi			
4	SHB	Nguyen Thi Huong			
5	SHB	Le Huong Giang			
6	SHB	Le Kim Khanh			
7	SHB	Le Kim Yen			
8	SHB	Le Dang Quang			
9	SHB	Le Trong Khue		2.309	0,0001%
10	SHB	Nguyen Thi Thanh Dung			
11	SHB	Le Trung Kien			
12	SHB	Nguyen Thi Ngan			
13	SHB	Nguyen Duc Tho			
14	SHB	Dinh Thi Nguyet			
15	SHB	Saigon - Hanoi Securities Joint Stock Company		59.479.134	1,463%
16	SHB	Lilama Real Estate Joint Stock Company			
17	SHB	Textbook Printing Joint Stock Company in Hanoi City			
<b>XI</b>	<b>Ms. Ninh Thi Lan Phuong and related parties</b>				
1	SHB	Ninh Thi Lan Phuong	DCEO	325.344	0,008%
2	SHB	Ninh Van Viet			
3	SHB	Luu Thi Suu			



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
4	SHB	Ninh Lan Huong			
5	SHB	Pham Thuy Linh			
6	SHB	Pham Ngoc Hung			
7	SHB	Do Xuan Khanh			
8	SHB	Saigon - Hanoi Commercial Joint Stock Bank Debt and Asset Management Company Limited (SHB AMC)			
<b>XII</b>	<b>Mr. Nguyen Huy Tai and related parties</b>				
1	SHB	Nguyen Huy Tai	DCEO	195.659	0,005%
2	SHB	Tran Thi Hue			
4	SHB	Pham Thi Lam			
5	SHB	Nguyen Huy Thanh			
6	SHB	Mai Thi Hang			
7	SHB	Nguyen Thi Minh Hai			
8	SHB	Pham Van Tien			
9	SHB	Vu Thi Hoa			
10	SHB	Nguyen Thi Thu Hien			
11	SHB	Dang Truong Son			
12	SHB	Nguyen Thi Lan			
13	SHB	Nguyen Dien Thao			
14	SHB	Nguyen Thanh Huy			
15	SHB	Nguyen Huy Minh			
16	SHB	Nguyen Minh Vi			
17	SHB	Nguyen Tri Phuc			
<b>XIII</b>	<b>Mr. Do Duc Hai and related parties</b>				
1	SHB	Do Duc Hai	DCEO	197.411	0,005%
2	SHB	Tran Thi Ngoc Anh			
3	SHB	Do Minh Phuong			
4	SHB	Do Minh Thu			
5	SHB	Do Duc Nhat Minh			
6	SHB	Do Duc Hoang			
7	SHB	Do Hoang Lan			
8	SHB	Tran Dinh Dao			
9	SHB	Tran Thi Gai			



No.	Ticker Code	Full name	Title at SHB (if applicable)	No. of shares owned at end of the period	Percentage at end of the period
10	SHB	Saigon – Hanoi Laos Bank Single member limited liability (SHB Laos)			
11	SHB	Saigon - Hanoi Public Bank Limited Cambodia			
<b>XIV</b>	<b>Ms. Ngo Thi Van and related parties</b>				
1	SHB	Ngo Thi Van	Chief Accountant	30.000	0,001%
2	SHB	Nguyen Huu Dong			
3	SHB	Nguyen Thi Van Anh			
4	SHB	Nguyen Huu Luu Phuc			
5	SHB	Pham Thi Tieu			
6	SHB	Ngo Dang Lam			
7	SHB	Dinh Thi Quy			
8	SHB	Ngo Thi Thu Hien			
9	SHB	Tran Duy Huong			
10	SHB	Ngo Dang Dung			
11	SHB	Nguyen Thi Kieu Oanh			
12	SHB	Ngo Dang Manh			
13	SHB	Nguyen Thi Thanh Huyen			
<b>XV</b>	<b>Ms. Pham Bich Lien and related parties</b>				
1	SHB	Pham Bich Lien	Company Secretary	77.810	0,002%
2	SHB	Pham Ba Hien			
3	SHB	Le Thi Thuy			
4	SHB	Dinh Quoc Hien			
5	SHB	Nguyen Thi Tham			
6	SHB	Dinh Duc Thanh			
7	SHB	Pham Hong Chuong			
8	SHB	Bui Thi Hong Son			
9	SHB	Dinh Phuc Hung			
10	SHB	Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited liability (SHB FC)			



# ANNEX 06

## Transactions of SHB shares by SHB insiders and related parties (Attached to Report No. 19 /2025/BC-SHB dated 23 / 7 /2025)

No.	Person performing the transaction	Relationship with insiders	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increase or decrease (buy, sell, convert, reward...)
			Number of shares	Percentage	Number of shares	Percentage	
1	Do Quang Hien	Chairman of the	99.787.412	2,724%	110.764.027	2,724%	Share issuance to pay 2023 dividend
1.1	Do Quang Vinh	Vice Chairman of the Board cum Deputy CEO; Son of Mr. Do Quang Hien	101.383.408	2,768%	112.535.582	2,768%	Share issuance to pay 2023 dividend
1.2	Do Vinh Quang	Son of Mr. Do Quang Hien	107.252.236	2,928%	119.049.981	2,928%	Share issuance to pay 2023 dividend
1.3	Do My Linh	Daughter-in-law of Mr. Do Quang Hien	7.517	0,0002%	8.343	0,0002%	Share issuance to pay 2023 dividend
1.4	Do Thi Thu Ha	Sister of Mr. Đỗ Quang Hiến	74.442.202	2,032%	82.630.844	2,032%	Share issuance to pay 2023 dividend
1.5	T&T Group Joint Stock Company	Related entity	287.388.485	7,846%	319.001.218	7,846%	Share issuance to pay 2023 dividend
1.6	Saigon - Hanoi Securities JSC	Related entity	53.584.806	1,463%	59.479.134	1,463%	Share issuance to pay 2023 dividend
2	Ngo Thu Ha	Member of the BOD and CEO	2.854.347	0,078%	3.168.324	0,078%	Share issuance to pay 2023 dividend
3	Do Van Sinh	Independent Director	140.729	0,004%	156.209	0,004%	Share issuance to pay 2023 dividend
4	Thai Quoc Minh	Member of the BOD	176.665	0,005%	196.098	0,005%	Share issuance to pay 2023 dividend
5	Pham Viet Dan	Member of the BOD	140.729	0,004%	156.209	0,004%	Share issuance to pay 2023 dividend
5.1	Nguyen Thi Diem Trang	Wife of Mr. Pham Viet Dan	15.605	0,0004%	17.321	0,0004%	Share issuance to pay 2023 dividend
6	Pham Hoa Binh	Head of the BOS	219.712	0,006%	243.880	0,006%	Share issuance to pay 2023 dividend
7	Le Thanh Cam	Member of the BOS	80.000	0,002%	88.800	0,002%	Share issuance to pay 2023 dividend
8	Vu Xuan Thuy Son	Member of the BOS	80.000	0,002%	88.800	0,002%	Share issuance to pay 2023 dividend



4



No.	Person performing the transaction	Relationship with insiders	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increase or decrease (buy, sell, convert, reward...)
			Number of shares	Percentage	Number of shares	Percentage	
9	Le Dang Khoa	DCEO	176.270	0,005%	195.659	0,005%	Share issuance to pay 2023 dividend
10	Do Duc Hai	DCEO	177.849	0,005%	197.411	0,005%	Share issuance to pay 2023 dividend
11	Nguyen Huy Tai	DCEO	176.270	0,005%	195.659	0,005%	Share issuance to pay 2023 dividend
12	Ninh Thi Lan Phuong	DCEO	293.103	0,008%	325.344	0,008%	Share issuance to pay 2023 dividend
13	Pham Bich Lien	Company Secretary	69.199	0,002%	77.810	0,002%	Share issuance to pay 2023 dividend