

**BAO LONG INSURANCE JOINT
STOCK CORPORATION**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No.: 03/2025/BC-BOD

Chi Minh City, July 29, 2025

REPORT ON CORPORATE GOVERNANCE
(First half of 2025)

To: - The State Securities Commission;
- The Ha Noi Stock Exchange.

- Name of the Company: Bao Long Insurance Joint Stock Corporation
- Address of Headoffice: 185 Dien Bien Phu Street, Da Kao Ward, District 1, Ho Chi Minh City
- Telephone: (028) 38 239 219
- Charter Capital: VND 600,000,000,000
- Stock Symbol: BLI
- Governance Model: General Meeting of Shareholders, Board of Directors, Board of Supervisors, and General Director.
- The implementation of internal audit: Implemented

I. ACTIVITIES OF THE GENERAL MEETING OF SHAREHOLDERS

In the first half of 2025, Bao Long held one Annual General Meeting of Shareholders on April 24, 2025.

II. BOARD OF DIRECTORS (BOD):

1. Information about the Members of the Board of Directors:

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No.	Board of Directors' members	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1.	Mr. Nguyen Thanh Long	Chairman of the BOD	April 21, 2012	
2.	Mr. Phan Quoc Dung	Permanent Vice Chairman of the BOD	January 6, 2023	
3.	Mr. Nguyen Van Hung	Vice Chairman of the BOD	December 15, 2014	
4.	Ms. Pham Minh Cham	BOD Member	May 25, 2016	
5.	Mr. Lai Quoc Phong	BOD Member	January 6, 2023	
6.	Mr. Ha The Dinh	BOD Member	June 27, 2024	
7.	Ms. Nguyen Ho Thu Thuy	BOD Member	June 27, 2024	
8.	Ms. Trinh Thi Thanh	BOD Member	June 27, 2024	

2. Meetings of the Board of Directors:

No.	Board of Director' member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1.	Mr. Nguyen Thanh Long	2	100%	
2.	Mr. Phan Quoc Dung	2	100%	
3.	Mr. Nguyen Van Hung	2	100%	
4.	Ms. Pham Minh Cham	1	50%	Other business duties
5.	Mr. Lai Quoc Phong	2	100%	
6.	Mr. Ha The Dinh	2	100%	

7.	Ms. Nguyen Ho Thu Thuy	2	100%	
8.	Ms. Trinh Thi Thanh	2	100%	

3. Supervising the Board of Management by the Board of Directors:

The Board of Directors of Bao Long Insurance Corporation, in its role, responsibilities, and authority, actively exercised leadership, guidance, and oversight over the Executive Board in managing and operating the Corporation, specifically:

- The BOD closely monitored the activities of the Executive Board and promptly addressed issues under its authority to facilitate the Executive Board's operations in the most effective manner.
- The BOD required the General Director to strengthen operational management and regularly report to the BOD on the Corporation's business performance on a monthly/quarterly basis so that the BOD could provide timely guidance and decisions to enhance business efficiency.

In general, during the first six months of 2025, the Executive Board effectively implemented the Resolutions and Decisions of the BOD with a high sense of responsibility.

4. Activities of the Board of Directors' subcommittees (If any):

The Board of Directors has three sub-committees performing advisory and support tasks for the BOD, including:

- Human Resources and Compensation Committee
- Business and Investment Committee
- Risk Management Committee

Performance Summary of Each Sub-Committee:

- Human Resources and Compensation Committee: Provided advice on appointments, re-appointments, and salary adjustments.
- Business and Investment Committee: Consulted on partnership and investment decisions.
- Risk Management Committee: Reviewed risk management practices and reported to the BOD.

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5. Resolutions/Decisions of the Board of Directors (annual report):

No.	Resolution No.		Date	Content	Approval rate
1.	1	/2025/NQ-HĐQT	23/01/2025	Adjustment of basic salary for employees	100%
2.	2	/2025/NQ-HĐQT	23/01/2025	Termination of concurrent position and appointment of employees	100%
3.	3	/2025/NQ-HĐQT	19/02/2025	Adjustment of basic salary for employees	100%
4.	4	/2025/NQ-HĐQT	25/02/2025	Approval of the record date and date of 2025 Annual General Meeting of Shareholders	100%
5.	5	/2025/NQ-HĐQT	21/03/2025	Reappointment and renewal of labor contracts for employees	100%
6.	6	/2025/NQ-HĐQT	03/04/2025	Approval of 2024 business results and 2025 business plan	100%
7.	7	/2025/NQ-HĐQT	03/04/2025	Approval of meeting documents for 2025 Annual General Meeting of Shareholders	100%
8.	8	/2025/NQ-HĐQT	10/04/2025	Reappointment and renewal of labor contracts for employees	100%
9.	9	/2025/NQ-HĐQT	16/04/2025	Update of contents to be submitted to the 2025 Annual General Meeting of Shareholders	100%
10.	9.1	/2025/NQ-HĐQT	19/05/2025	Reception, appointment, and termination of concurrent positions of employees	100%
11.	10	/2025/NQ-HĐQT	28/05/2025	Termination and appointment of job titles and concurrent positions of employees	100%
12.	11	/2025/NQ-HĐQT	12/06/2025	Reappointment of employees	100%
13.	12	/2025/NQ-HĐQT	24/06/2025	Reappointment and renewal of labor contracts for employees	100%
14.	13	/2025/NQ-HĐQT	26/06/2025	Recruitment, appointment, dismissal, and termination of labor contracts for employees	100%

III. Board of Supervisors (annual report):

1. Information about members of Board of Supervisors:

No.	Members of Board of Supervisors	Position	Appointment Date	Dismissal Date	Qualification
1	Ms. Le Thi Thanh Binh	Head of BOS	January 22, 2001	April 24, 2025	Master in Accounting-Auditing
2	Ms. Nguyen Thi Tuong Vy	BOS Member	December 15, 2014		Bachelor in Economics
3	Mr. Ton That Dien Khoa	BOS Member	April 16, 2018		Master in Economics
4	Mr. Nguyen Manh Hai	BOS Member	June 27, 2024		Bachelor in Financial Accounting

2. Meetings of Board of Supervisors

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms. Le Thi Thanh Binh	0	0%	0%	Dismissed from 24/04/2025
2	Ms. Nguyen Thi Tuong Vy	3	100%	100%	
3	Mr. Ton That Dien Khoa	3	100%	100%	
4	Mr. Nguyen Manh Hai	3	100%	100%	

3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors:

- Supervision of the Board of Directors:

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- In the first half of 2025, the Board of Directors held 02 meetings and obtained written opinions to promptly issue resolutions, regulations, and charters in alignment with the resolutions of the General Meeting of Shareholders. All BOD members attended the meetings in full and contributed practical and constructive opinions.
 - The BOD issued 15 Resolutions covering various areas such as human resources and business operations, which timely met the management and operational requirements of Bao Long. All decisions of the BOD received high consensus among members and were promptly implemented by the Executive Board.
 - The BOD operated in compliance with the Law and the Charter of Bao Long.
- Supervision of the General Director:
- The General Director implemented various measures in professional and financial management to achieve the targets assigned by the BOD.
 - The General Director demonstrated innovation in business operations to drive revenue growth and oriented subsidiaries toward new product packages in line with future market trends. 2025 marks the third year of Bao Long's 2023–2027 Business Strategy, and under the direction of the BOD and the leadership of the General Director, Bao Long is striving to fulfill the planned objectives. As of June 2025, Bao Long's accumulated insurance revenue reached VND 790,957 million, achieving 49% of the annual revenue target.
 - The General Director has performed duties in accordance with the Law and the Charter of Bao Long.

4. The coordination among the Board of Supervisors, the Board of Management, Board of Directors and other managers:

The BOD, the Executive Board, and the Supervisory Board have maintained an appropriate coordination mechanism in supervisory, inspection, and control activities to ensure that the Supervisory Board fulfills its duties in accordance with applicable laws, the Charter, and the Supervisory Board's operational regulations. The opinions and recommendations of the Supervisory Board at 03 meetings were duly acknowledged and were mostly adopted and adjusted appropriately by the BOD and the Executive Board.

5. Other activities of the Board of Supervisors and Audit Committee (if any): none

IV. Board of Management

No.	Members of Board of Management	Position	Date of birth	Qualification	Date of appointment of members of the Board of Management	Date of dismissal of members of the Board of Management
1	Mr. Phan Quoc Dung	General Director		Maritime Engineer, Fulbright Postgraduate Program in Applied Economics	13-Dec-2022	
2	Ms. Pham Minh Cham	Deputy General Director of Operations		Bachelor in Accounting, ACCA Member	1-Sep-2017	
3	Mr. Tran Thanh Nam	Deputy General Director of Business		Master in Business Administration	26-Nov-2012	
4	Ms. Le Thanh Hang	Deputy General Director of Business		Master in Business Administration	15-Nov-2015	
5	Mr. Nguyen Ngoc Lan	Deputy General Director of Business		Master in Business Administration	15-Nov-2015	
6	Mr. Ha Hoang Giang	Deputy General Director of Business		Bachelor in Maritime Studies	15-Apr-2016	
7	Mr. Mai Hong Viet	Deputy General Director of Business		Bachelor in International Economics	17-Sep-2022	
8	Mr. Mai Xuan Thao	Deputy General Director of Business		Bachelor in Economics	17-Sep-2022	

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V. Chief Accountant

<i>Name</i>	<i>Date of birth</i>	<i>Qualification</i>	<i>Date of appointment</i>
Mr. Ha Minh Hieu		Bachelor in Accounting-Auditing	January 1, 2020

VI. Training courses on corporate governance:

Training courses on corporate governance were involved by members of Board of Directors, the Board of Supervisors, Director (General Director), other managers and secretaries in accordance with regulations on corporate governance:

VII. The list of affiliated persons of the public company (Semi-annual report/annual report) and transactions of affiliated persons of the Company)**1. The list of affiliated persons of the Company:**

No.	Name of organization/individual	Securities trading account (if any)	Position at the Company (if any)	No. *, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
1.	Sai Gon Joint Stock Commercial Bank								Holding Company
2.	Mr. Nguyen Thanh Long		Chairman of the BOD			April 21, 2012			Company manager
3.	Mr. Phan Quoc Dung		Permanent Vice Chairman of the			January 6, 2023			Company manager

			BOD						
4.	Mr. Nguyen Van Hung		Vice Chairman of the BOD			December 15, 2014			Company manager
5.	Ms. Pham Minh Cham		BOD Member			May 25, 2016			Company manager
6.	Mr. Lai Quoc Phong		BOD Member			January 6, 2023			Company manager
7.	Mr. Ha The Dinh		BOD Member			June 27, 2024			Company manager
8.	Ms. Nguyen Ho Thu Thuy		BOD Member			June 27, 2024			Company manager
9.	Ms. Trinh Thi Thanh		BOD Member			June 27, 2024			Company manager
10.	Mr. Tran Thanh Nam		Deputy General Director of Business			26-Nov-2012			Company manager
11.	Ms. Le Thanh Hang		Deputy General Director of Business			15-Nov-2015			Company manager

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12.	Mr. Nguyen Ngoc Lan		Deputy General Director of Business			15-Nov-2015			Company manager
13.	Mr. Ha Hoang Giang		Deputy General Director of Business			15-Apr-2016			Company manager
14.	Mr. Mai Hong Viet		Deputy General Director of Business			17-Sep-2022			Company manager
15.	Mr. Mai Xuan Thao		Deputy General Director of Business			17-Sep-2022			Company manager
16.	Mr. Ha Minh Hieu		Deputy General Director of Business			January 1, 2020			Company manager
17.	Ms. Le Thi Thanh Binh		Head of BOS			January 22, 2001	24/04/2025		Company manager
18.	Ms. Nguyen		BOS			December			Company

	Thi Tuong Vy		Member			15, 2014			manager
19.	Mr. Ton That Dien Khoa		BOS Member			April 16, 2018			Company manager
20.	Mr. Nguyen Manh Hai		BOS Member			June 27, 2024			Company manager

2. *Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons: none.*

3. *Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: none.*

4. *Transactions between the Company and other objects*

4.1. *Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): none.*

4.2 *Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO): none.*

4.3 *Other transactions of the Company (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers: none.*

VIII. Share transactions of internal persons and their affiliated persons (annual report)

1. *The list of internal persons and their affiliated persons công ty / Transactions of internal persons and affiliated persons with shares of the Company:*

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No.	Name	Securities trading account (if any)	Position at the company (if any)	ID card No./Passport No., date of issue, place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
1.	Nguyen Thanh Long		Chairman			0	0	
	Nguyen Thi Diem					0	0	Mother
	Le Thi Tuyen					0	0	Wife
	Nguyen Dong Ha					0	0	Child
	Nguyen Thanh Truc					0	0	Child
	Pham Minh Hoang					0	0	Son-in-law
	Courtlin Holt-Nguyen					0	0	Son-in-law
	Nguyen Thi Dung					0	0	Half-sibling (younger)

	Nguyen Viet Thang					0	0	Half-sibling (younger)
	Nguyen Viet Thuy					0	0	Half-sibling (younger)
	Nguyen Viet Tung					0	0	Half-sibling (younger)
	Nguyen Viet Truc					0	0	Half-sibling (younger)
	Cai Phuc Thang					0	0	Brother-in-law
	Tran Thi Bach Yen					0	0	Sister-in-law
	Tran Thi Mai					0	0	Sister-in-law
	ACB Securities Company Limited (ACBS)					0	0	Mr. Long is an internal person
	ACB Assets Management Company Limited					0	0	Mr. Long is an internal person
	Asia Commercial Bank					0	0	Mr. Long is an internal person

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	Leasing Company Limited (ACB Leasing)							
	ACB Capital Management Company Limited (ACBC)					0	0	Mr. Long is an internal person
	Asia Commercial Bank (ACB)					0	0	Mr. Long serves as Vice Chairman of the Board of Directors
2.	Phan Quoc Dung		Permanent Vice Chairman of the BOD and General Director			2.140	0.0036%	
	Phan Thien Quoc					0	0	Father
	Nguyen Thi An					0	0	Mother
	Phan Quoc Duy					0	0	Child

	Phan Quoc Hung					0	0	Older brother
	Phan Bich Van					0	0	Younger sibling
	Phan Thi Bich Thuy					0	0	Younger sibling
	Tien Huynh Chau					0	0	Sister-in-law
	Tran Quang Truong					0	0	Brother-in-law
	Nguyen Tat Tho					0	0	Brother-in-law
3.	Nguyen Van Hung		Vice Chairman			0	0	
	Pham Ha Thuy					0	0	Wife
	Nguyen Quoc An					0	0	Father
	Nguyen Thi Muoi					0	0	Mother
	Nguyen Tan Thanh					0	0	Older brother
	Nguyen Tan Binh					0	0	Older brother
	Nguyen Thi Thu					0	0	Older sister
	Nguyen Thi Nga					0	0	Older sister

	Nguyen Trung Thanh					0	0	Younger brother
	Pham Tien Duc					0	0	Father-in-law
	Vu Thi Tuyet Minh					0	0	Mother-in-law
	Bui Thi Kim Phuong					0	0	Sister-in-law
	Nguyen Hoang Thien Ngoc Anh					0	0	Sister-in-law
	Vo Tien					0	0	Brother-in-law
	Huynh Vinh Phuc					0	0	Sister-in-law
	Nguyen Ha Minh Khue					0	0	Child
	Nguyen Quoc Dang Khoa					0	0	Child
	Saigon Commercial Joint Stock Bank					49,082,342	81.80%	Organization related to insider
4.	Pham Minh Cham		BOD Member and Deputy General Director of Operations			0	0	
	Le Thi					0	0	Mother

	Nguyen							
	Pham Quang Thai					0	0	Older Brother
	Nguyen Dang Hoang Chuong					0	0	Husband
	Nguyen Pham Duy Anh					0	0	Child
	Nguyen Pham Khai Anh					0	0	Child
5.	Lai Quoc Phong		BOD Member			0	0	
	Lai Duc Thong					0	0	Father
	Huynh Thanh Tu					0	0	Mother
	Nguyen Hong Nhut					0	0	Father-in-law
	Pham Thi Bach Tuyet					0	0	Mother-in-law
	Lai Tu Quynh					0	0	Younger sibling
	Lai Quoc An					0	0	Younger sibling
	Nguyen Thanh Doan					0	0	Wife
	Lai Kathleen					0	0	Child
	Nikko					0	0	Organizat

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	Ventures Co., Ltd.							ion related to insider
6.	Ha The Dinh		BOD Member			0	0	
	Ha The On					0	0	Father
	Bui Thi Nuoi					0	0	Mother
	Pham Hong Son					0	0	Father-in-law
	Le Thi Thu Thanh					0	0	Mother-in-law
	Pham Le Thanh Truc					0	0	Wife
	Ha The Khang					0	0	Child
	Ha Thuy Minh					0	0	Child
	Ha Diep Dan					0	0	Child
	Ha The Dat					0	0	Younger Sibling
	Ha Bui Minh Khanh					0	0	Younger Sibling
	Saigon Commercial Joint Stock Bank (SCB)					49,082,342	81.80%	Mr Dinh is Deputy General Director
7.	Nguyen Ho Thu Thuy		BOD Member			0	0	

	Nguyen Ke Trung					0	0	Father
	Ho Thi Son					0	0	Mother
	Huynh Kim Anh					0	0	Father-in-law
	Phan Thi Tot					0	0	Mother-in-law
	Huynh Thanh Quy					0	0	Husband
	Huynh Quy Minh Ngoc					0	0	Child
	Huynh Quy Thien Ngoc					0	0	Child
	Nguyen Ho Thuy Trang					0	0	Younger Sibling
	Le Trong Minh Tri					0	0	Brother-in-law
	Nguyen Ho Ngoc Tram					0	0	Younger Sibling
	Nguyen Trong Toai					0	0	Brother-in-law
	Saigon Commercial Joint Stock Bank (SCB)					49,082,342	81.80%	Ms Thuy is Head of Legal Division
8.	Trinh Thi Thanh		BOD Member			0	0	
	Trinh Dinh Xuyen					0	0	Father

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	Le Thi Hien					0	0	Mother
	Tran Moc Thuan					0	0	Father-in-law
	Nguyen Thi Thuy					0	0	Mother-in-law
	Tran Chi Binh					0	0	Husband
	Tran Chi Hieu					0	0	Child
	Tran Chi Dat					0	0	Child
	Saigon Commercial Joint Stock Bank (SCB)					49,082,342	81.80%	Ms Thanh is Director of Financial Management and Capital Resources
9.	Tran Thanh Nam		Deputy General Director of Business			2.027	0,003378 %	
	Le Thi Minh Hoe					0	0	Mother
	Tran Nam Anh					0	0	Child
	Tran Nam Phuong					0	0	Child

	Tran Nam Huan					0	0	Child
10.	Le Thanh Hang		Deputy General Director of Business			102	0,00017 %	
	Le Van Quy					0	0	Father
	Tran Thi Ngoc Tuyet					0	0	Mother
	Pham Quang Mien					0	0	Father-in-law
	Tran Thi Mai Vinh					0	0	Mother-in-law
	Le Tuyet Nhung					0	0	Older sister
	Le Tuyet Nga					0	0	Older sister
	Nguyen Huu Tu					0	0	Brother-in-law
	Quan Bon Hao					0	0	Brother-in-law
	Pham Viet Phuong					0	0	Husband
	Pham Le Quan					0	0	Child
	Pham Le Minh					0	0	Child
11.	Nguyen Ngoc Lan		Deputy General Director of Business			0	0	



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	Tran Thi Sinh					0	0	Mother
	Ha Thi Thanh Thuy					0	0	Wife
	Nguyen Ngoc Diep Anh					0	0	Child
	Nguyen Ngoc Minh					0	0	Child
	Nguyen Thi Mui					0	0	Mother-in-law
	Ha Van Uyen					0	0	Father-in-law
	Nguyen Anh Son					0	0	Older brother
	Nguyen Thanh Long					0	0	Older brother
12.	Ha Hoang Giang		Deputy General Director of Business			0	0	
	Nguyen Thi Le Thuy					0	0	Wife
	Ha Hoang Minh Trang					0	0	Child
	Ha Hoang Bao					0	0	Child
	Ha Hoang Bao Khanh					0	0	Child
	Ha Hoai Thu					0	0	Younger sibling

	Tran Huy Ha					0	0	Brother-in-law
	Ha Thi Thuy Duong					0	0	Younger sibling
	Jean Sebastien Decorde					0	0	Brother-in-law
	Nguyen Thi Le Thu					0	0	Mother-in-law
13.	Mai Hong Viet		Deputy General Director of Business			0	0	
	Mai Van Mao		Passed away			0	0	Father
	Le Thi Hong Chuyen					0	0	Mother
	Mai Viet Hong					0	0	Older brother
	Mai Thuy Lieu					0	0	Younger sibling
	Dang Thi Anh Ngoc					0	0	Wife
	Mai Thanh Son					0	0	Child
	Dang Van Nam					0	0	Father-in-law
	Phan Thi Kim Hoa					0	0	Mother-in-law
	Nguyen Thi Minh Phong					0	0	Sister-in-law

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	Nguyen Vinh Truong					0	0	Brother-in-law
	Mai Hong Linh					0	0	Child
14.	Mai Xuan Thao		Deputy General Director of Business			0	0	
	Mai Khac Thuan					0	0	Father
	Nguyen Thi Luc					0	0	Mother
	Mai Thi Kim Ngoc					0	0	Younger sibling
	Mai Xuan Thanh					0	0	Younger sibling
	Mai Xuan Ba					0	0	Younger sibling
	Tran Thi Thanh Trang					0	0	Wife
	Mai Tran Bao Toan					0	0	Child
	Mai Tran Bao Trong					0	0	Child
	Tran Van Gie					0	0	Father-in-law
	Tran Thi Kieu					0	0	Mother-in-law
	Le Thi Minh Hiep					0	0	Sister-in-law
15.	Ha Minh Hieu		Chief			0	0	

			Accountant					
	Nguyen Thi Bich Xuyen					0	0	Mother
	Ha Thi Bich Hue					0	0	Older sister
	Ha Thi Thu Hien					0	0	Older sister
	Ha Thi Bich Hanh					0	0	Younger sibling
	Le Thi Ngoc Huyen					0	0	Wife
	Ha Yen Thu					0	0	Child
	Le Chi Hung					0	0	Father-in-law
	Vo Thi Tuy Phuong					0	0	Mother-in-law
	Phan Minh Tri					0	0	Brother-in-law
	Ngo Duc Nam					0	0	Brother-in-law
	Le Duc Hai					0	0	Brother-in-law
16.	Nguyen Thuy Hang		Director of Support Division, Authorized Information Disclosure Officer			0	0	
	Nguyen Cong Tuan					0	0	Husband

	Nguyen Cong Minh					0	0	Biological child
	Nguyen Quang Khanh					0	0	Biological father
	Phung Thi Yen					0	0	Biological mother
	Nguyen Thuy Nga					0	0	Younger sibling
17.	Nguyen Thi Tuong Vy		BOS Member			0	0	
	Nguyen Thanh Cung					0	0	Father
	Chau Thi Duong					0	0	Mother
	Nguyen Huyen Vu					0	0	Older brother
	Nguyen Thanh Van					0	0	Older brother
	Nguyen Van Vinh					0	0	Older brother
	Nguyen Thi Huyen Vy					0	0	Older sister
	Pham Ngoc Danh					0	0	Biological child
	Che Thi Ngoc Dung					0	0	Sister-in-law
	Pham Thi Suong					0	0	Sister-in-law

	Nguyen Thi Thu Hien					0	0	Sister-in-law
	Pham Duy Kha					0	0	Brother-in-law
	Saigon Commercial Joint Stock Bank (SCB)					49,082,342	81.80%	Ms Vy is Deputy Head of Internal Audit
18.	Ton That Dien Khoa		BOS Member			0	0	
	Ton That Ngoan					0	0	Biological father
	Pham Thi Dien					0	0	Biological mother
	Ton Nu Khoa Bao					0	0	Younger sibling
	Ton That Bao Hung					0	0	Younger sibling
	Phung Ngoc Bich Van					0	0	Wife
	Ton Nu Ngoc Nga					0	0	Child
	Ton Nu Quynh Tran					0	0	Child
	Pham Lu Ngoc Dung					0	0	Sister-in-law
	Nguyen Minh Tuan					0	0	Brother-in-law
	Luong Thi Bich Ngoc					0	0	Mother-in-law

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	Binh Duong Mineral and Construction Joint Stock Comapny					0	0	Member of the Board of Directors
	Vietnam Export-Import Commercial Joint Stock Bank (Eximbank)					3,903,651	6.51%	Mr Khoa is Investment Director
19.	Nguyen Manh Hai		BOS Member			0	0	
	Nguyen Manh Hien					0	0	Father
	Nguyen Thi Lan					0	0	Mother
	Nguyen Van Su					0	0	Father-in-law
	Nguyen Tuyet Minh					0	0	Mother-in-law
	Nguyen Lan Anh					0	0	Wife
	Nguyen Manh Thai Son					0	0	Child
	Nguyen Cat Vy An					0	0	Child
	Nguyen Thi					0	0	Older

	Thu Hang							Sister
	Le Huu Binh					0	0	Older Brother
	Saigon Commercial Joint Stock Bank (SCB)					49,082,342	81.80%	Mr Hai is Deputy Head of Risk Management Division

2. Transactions of internal persons and affiliated persons with shares of the company: none.

IX. Other significant issues: none. *me*

Recipients:

- As above;
- Archived: VT, BOD Office.

CHAIRMAN OF THE BOARD OF DIRECTORS *me*



NGUYEN THANH LONG

