

REPORT
ON CORPORATE GOVERNANCE
From January 01, 2025 to June 30, 2025

To: - State Securities Commission of Vietnam
- Stock Exchange

- Company name: **VIET CAPITAL COMMERCIAL JOINT STOCK BANK**
- Head office address: **HM Town Building, 412 Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City**
- Telephone: (84-28) 62679679 Fax: (84-28) 62638668
Email: bvbank247@bvbank.net.vn
- Charter capital: VND 6,208,200,000,000
- Stock code: BVB
- Corporate governance model: **General Meeting of Shareholders, Board of Directors, Supervisory Board, Chief Executive Officer**
- Regarding the implementation of internal audit function: **Implemented**

I. Activities of the General Meeting of Shareholders

On April 24, 2025, Viet Capital Commercial Joint Stock Bank held its 2025 Annual General Meeting of Shareholders with the following key contents:

- Approval of the Board of Directors' report on the evaluation of the Board's performance, the implementation of the General Meeting of Shareholders' resolutions, and BVBank's business results in 2024.
- Approval of BVBank's business orientation and business plan for 2025.
- Approval of the Executive Board's report on the implementation of the 2024 orientations and the plan to carry out the 2025 orientations.
- Approval of the Supervisory Board's report on the performance of its duties in 2024.
- Approval of the selection of the independent auditor for the 2025 financial statements and assurance services regarding the internal control system related to the preparation and presentation of financial statements.
- Approval of the audited Separate and Consolidated Financial Statements for the fiscal year 2024.
- Approval of the profit distribution plan and the appropriation of funds for 2024.
- Approval of the total remuneration, allowances, and operational expenses of the members of the Board of Directors and Supervisory Board for 2025.

- Approval of BVBank's plan to increase charter capital in 2025.
- Approval of the listing of bonds and other types of securities issued to the public after the completion of BVBank's offerings.
- Approval of the transfer of BVB shares from Upcom to official listing on the Stock Exchange.
- Approval of the proposed remedial plan in case of early intervention.
- Approval of the issuance of the Regulation on organizing the online General Meeting of Shareholders and the method of electronic voting balloting.
- Approval of the amendments and supplements to BVBank's Charter.

***Information on Meetings and Resolutions/Decisions of the General Meeting of Shareholders
(including Resolutions of the General Meeting of Shareholders passed in the form of written consultation)***

No.	Resolution No.	Date	Content
1	01/25/BVBank/NQ-ĐHĐCĐ	24/04/2025	Resolution of the 2025 Annual General Meeting of Shareholders

II. Board of Directors

1. Information on Members of the Board of Directors:

As of June 30, 2025, the Board of Directors of Viet Capital Commercial Joint Stock Bank comprised 05 members, including 04 full-time members and 01 independent member. Details are as follows:

No.	Member of the Board of Directors	Position	Date of Commencement / Cessation as Member of the Board / Independent Board Member	
			Date of Appointment for Term 2020–2025	Date of Dismissal for Term 2020–2025
1	Mr. Le Anh Tai	Chairman of the Board	26/06/2020	
2	Ms. Nguyen Thanh Phuong	Vice Chairwoman of the Board	26/06/2020	
3	Mr. Ngo Quang Trung	Member of the Board	26/06/2020	
4	Mr. Nguyen Nhat Nam	Member of the Board	26/06/2020	
5	Mr. Pham Quang Khanh	Independent Member of the Board	26/08/2020	

2. Meetings of the Board of Directors

No.	Member of the Board of Directors	Number of Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Mr. Le Anh Tai	3/3	100%	
2	Ms. Nguyen Thanh Phuong	3/3	100%	
3	Mr. Ngo Quang Trung	3/3	100%	
4	Mr. Nguyen Nhat Nam	3/3	100%	
5	Mr. Pham Quang Khanh	3/3	100%	

3. Supervisory Activities of the Board of Directors over the Executive Board:

The governance and supervisory activities of the Board of Directors (BOD) over the Executive Board are carried out in accordance with the provisions of the law, the Charter of BVBank, the Regulations on the Organization and Operation of the BOD, and the Bank's Internal Governance Regulations.

The BOD of BVBank has assigned specific responsibilities to each of its members. Each BOD member is tasked with overseeing and managing specific core operational areas of the Bank, based on their respective experience, expertise, and capabilities, in order to enhance the Bank's operational efficiency.

In addition, to ensure close supervision and achieve high effectiveness in business operations, the BOD regularly coordinates with the Executive Board and other members through scheduled and ad-hoc meetings, as detailed below:

- Monthly: The Board of Directors participates in monthly briefing meetings with the Executive Board to promptly address the Executive Board's proposals during BVBank's operations. This helps ensure the Bank operates safely, seamlessly, and in alignment with the approved development orientation.
- Quarterly: The Board of Directors organizes expanded quarterly briefing sessions involving the BOD, the Supervisory Board, the Executive Board, and other relevant members to conduct a more in-depth assessment of the Bank's performance in the past quarter. These sessions also provide strategic guidance for upcoming tasks and allow the BOD to offer timely opinions, proposals, and development directions for future operations.
- Additionally: The Board of Directors convenes extraordinary meetings when arising matters require timely resolution and decision-making.

4. Activities of the Committees under the Board of Directors:

- The Board of Directors has structured and established various Committees, Councils, and Subcommittees, including:
 - ✓ Risk Management Committee
 - ✓ Human Resources Committee
 - ✓ Digital Banking Committee

- ✓ Strategy and Innovation Committee
 - ✓ Credit Approval Council of the Board of Directors
 - ✓ Loss Risk Handling Council (for both credit and non-credit risks)
 - ✓ Debt Trading Council
 - ✓ Head Office Debt Resolution Unit
 - ✓ Real Estate Resolution Council
 - ✓ Commendation and Reward Council
 - ✓ Disciplinary Council
 - ✓ And several other subcommittees in accordance with legal regulations and BVBank's internal rules.
- These Committees, Councils, and Subcommittees have operated actively and effectively, providing consultation and advisory support to the Board of Directors in carrying out its duties and authorities as prescribed by the Law on Credit Institutions and BVBank's Charter. Their work has timely supported the Executive Board in business operations as well as in the Bank's risk management processes.
 - All Committees, Councils, and Subcommittees operate within their defined scope of functions, which are clearly specified and publicly disseminated across the BVBank system to ensure transparency. At the same time, they continuously review, monitor, and refine internal regulatory documents within their areas of responsibility to ensure a clear separation between the governance and supervisory functions of the Board of Directors and the executive functions of the Executive Board, in strict compliance with the law.

5. Resolutions/Decisions Issued by the Board of Directors in 2025

(details provided in Appendix 01)

III. Supervisory Board:

1. Information on Members of the Supervisory Board (SB):

Currently, the Supervisory Board of BVBank for the 2020-2025 term consists of 3 members, including 2 full-time members and 1 part-time member.

Details are as follows:

No.	Supervisory Board Member	Position	Date of Appointment for Term 2020–2025	Date of Dismissal for Term 2015–2020
1	Ms. Phan Thi Hong Lan	Head of Supervisory Board	26/06/2020	
2	Mr. Le Hoang Nam	Member of Supervisory Board	26/06/2020	
3	Ms. Nguyen Thi Thanh Thuy	Member of Supervisory Board	26/08/2020	

Meetings of the Supervisory Board:

No.	Supervisory Board Member	Number of Meetings Attended	Attendance Rate	Voting Rate	Reason for Non-Attendance
1	Ms. Phan Thi Hong Lan	02/02	100%	100%	
2	Mr. Le Hoang Nam	02/02	100%	100%	
3	Ms. Nguyen Thi Thanh Thuy	02/02	100%	100%	

Besides the meetings mentioned above, the members of the Supervisory Board regularly communicate, reach consensus, and make decisions on matters and tasks within their assigned functions and responsibilities as regulated.

2. *Supervisory Activities of the Supervisory Board over the Board of Directors, the Executive Board, and Shareholders:*

The Supervisory Board (SB) conducts supervision of the Board of Directors (BOD) and the Executive Board's management activities through internal audit work.

Based on the internal audit results for the first six months of 2025, the Internal Audit Department (IAD) issued multiple recommendations and risk warnings related to individual customers, business segments, personnel, or internal regulations requiring supplementation or amendments. All recommendations and warnings from the IAD were directed by the BOD for the General Director (GD) to implement solutions aimed at rectifying and remedying violations or adjusting and supplementing procedures and regulations to suit practical requirements and comply with the regulations of the State Bank of Vietnam (SBV). During the first six months of 2025, the Executive Board's efforts to address and implement the IAD's recommendations were relatively effective, thereby contributing to minimizing risks in BVBank's operations.

In compliance with the Law on Credit Institutions, the Supervisory Board has also monitored the list of founding shareholders, major shareholders, members of the Board of Directors, members of the Supervisory Board, the General Director, and related persons of the BOD members, SB members, and GD, with regular updates to ensure that information is fully and timely updated in accordance with regulations.

3. *Coordination Activities between the Supervisory Board and the Board of Directors, the Executive Board, and Other Management Staff:*

The Supervisory Board (SB) of BVBank operates completely independently from the Board of Directors (BOD) and the Executive Board. During the course of performing its duties, the SB consistently receives cooperation and support from the BOD, the Executive Board, as well as business units and head office departments. The SB's inspections do not cause difficulties or disrupt BVBank's business operations. Risk warnings and recommendations related to BVBank's operations, as outlined in the Internal Audit Department's (IAD) reports, are acknowledged by the BOD and the Executive Board, who then implement measures and directives for relevant units to address and correct the recommendations.

IV. Executive Board

As of June 30, 2025, the Executive Board consists of 5 members. Details are as follows:

No.	Member of Executive Board	Position	Date of Birth	Academic Qualification	Date of Appointment/ Dismissal
1	Mr. Ngo Quang Trung	Chief Executive Officer (CEO)	10/12/1973	Master's Degree	8/6/2016
2	Mr. Le Van Be Muoi	Deputy CEO	10/3/1972	Master's Degree	1/5/2017
3	Mr. Nguyen Thanh Tu	Deputy CEO	27/02/1983	Master's Degree	15/06/2023
4	Mr. Phan Viet Hai	Deputy CEO	18/12/1979	Master's Degree	15/06/2023
5	Ms. Van Thanh Khanh Linh	Deputy CEO	30/08/1979	Master's Degree	15/06/2023

V. Chief Accountant

Full name	Date of Birth	Academic/Professional Qualification	Date of Appointment/Dismissal
Mr. Ly Cong Nha	01/11/1967	Bachelor's Degree	17/03/2017

VI. Corporate Governance Training

BVBank regularly nominates members of the Board of Directors and the Executive Board to attend thematic seminars organized by the State Bank of Vietnam, regulatory authorities, and international organizations. These events aim to enhance professional knowledge, update participants on policy directions and development trends relevant to Board and Executive-level leadership.

In addition to specialized seminars for senior leadership, BVBank has also implemented training programs for other levels of management. These programs help ensure that managers stay aligned with current trends and development orientations within the banking sector and comply with applicable Vietnamese legal regulations, including:

- Advanced Bank Management Training Program (SECO) for members of the Executive Board;
- Training Program on the Application of AI in the Banking Sector; Self-Inspection and Remedial Action; Workshop on Environmental and Social Risk Management System; Guidelines for Implementing KPIs for Business Units; Regulations on the Management and Operation of the Central Alarm System for Unit Heads;
- Training Program on Sales Organization for Managerial Staff at Business Units.
- “Enhancing Business Performance” Training Program for Middle Managers at Business Units;
- Onboarding Training Program for Newly Appointed Managers joining the Bank;
- Legal Dissemination Programs on Anti-Terrorism, Anti-Corruption, Anti-Money Laundering, and Counter-Terrorism Financing

VII. List of Related Parties of the Public Company (From January 1, 2025 to June 30, 2025) and Transactions Between Related Parties and the Company

1. List of Related Parties of BVBank (*detailed in Appendix 2*)
2. Transactions between the company and related parties; or between the company and major shareholders, insiders, and related parties of insiders

Transactions arising from January 1, 2025 to June 30, 2025

Relationship	Transactions	Amount
Subsidiaries	Term deposits	260.000
	Principal and interest payments on deposits	262.207
Related companies	Term deposits	23.050
	Principal and interest payments on deposits	106.544
	Loan disbursement	218.778
	Principal and interest payments on loans	281.257
Other related parties	Remuneration paid to the Board of Directors	4.229
	<u>Including:</u>	
	- Mr. Le Anh Tai – Chairman	1.836
	- Ms. Nguyen Thanh Phuong – Vice Chairwoman	1.338
	- Mr. Nguyen Nhat Nam – Member	875
	- Mr. Pham Quang Khanh – Independent Member	180
	Remuneration paid to the Supervisory Board	1.545
	Income paid to the Board of General Directors and Chief Accountant	9.221
	<u>Including:</u>	
	- Salary of the General Director	2.979
	- Salary of other key management personnel	6.242

3. Transactions between insiders of the company, related parties of insiders and subsidiaries or companies controlled by the company: *None occurred*

4. Transactions between the company and other parties: *None occurred*

VIII. Stock Transactions of Insiders and Related Parties of Insiders (From January 1, 2025 to June 30, 2025):

1. List of insiders and related parties of insiders (*detailed in Appendix 3*)

2. Transactions of insiders and related parties of insiders involving the company's shares (*detailed in Appendix 4*)

IX. Other Notes: *None*

Recipients:

- As above;
- Filing: Office of the Board of Directors;
- Disclosure in accordance with regulations

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed, full name written and sealed)


LE ANH TAI

APPENDIX 01

(Issued together with the Governance Report No. 13/25/BVBank/BC-HDQT dated 29/07/2025)

Resolution/Decision of the Board of Directors from January 1, 2025, to June 30, 2025

No.	Resolution Number	Date	Content
1	01-05		Blank
2	06/25/BVBank/QD-HDQT	09/01/2025	Regarding the approval of the results of the bond issuance to increase Tier 2 capital for 2024-2025
3	07/25/BVBank/CV-CTHDQT	09/01/2025	Official letter on supporting the re-confirmation of compliance with professional ethical standards
4	08/25/BVBank/NQ-HDQT	16/01/2025	Regarding the approval of the proposed list of candidates for Members of the Board of Directors and Members of the Supervisory Board for the 2025-2030 term
5	09/25/BVBank/NQ-HDQT	16/01/2025	Regarding the change of addresses of some Branches and Transaction Offices
6	10/25/BVBank/NQ - HDQT	17/01/2025	Regarding the approval of the total additional remuneration fund and bonus for collective and individual achievements in 2024
7	11/25/BVBank/NQ - HDQT	17/01/2025	Regarding the bonus payment for the leadership level of Ban Viet Commercial Joint Stock Bank
8	12/25/BVBank/QD - HDQT	17/01/2025	Resolution on awarding the Corporate Governance Office
9	13/25/BVBank/NQ - HDQT	24/01/2025	Resolution approving the 2024 corporate governance report
10	14/25/BVBank/NQ - HDQT	24/01/2025	Report on Corporate Governance in 2024
11	15/25/BVBank/CD-TT.HDQT	24/01/2025	Regarding Notes on Some Contents in the Supervisory Board's Report and the Internal Audit Department's 4th quarter Supervision Report
12	16/25/BVBank/QD-HDQT	04/02/2025	Approval of the Principle for Acquisition of Land Use Rights, Housing, and Other Assets Attached to the Land
13	17-18		Blank
14	19/HP20/25/BVBank/NQ-HDQT	18/02/2025	Regarding the 20th Meeting of the Board of Directors for the 2020-2025 Term
15	20/25/BVBank/NQ-HDQT	19/02/2025	Regarding the Change of Address of Some Branches and Transaction Offices
16	21/25/BVBank/NQ-HDQT	19/02/2025	Regarding the Addition of Business Activities in the Business Registration Certificate
17	22/25/BVBank/NQ-HDQT	19/02/2025	Regarding the Business Plan and Capital Increase for the 2025-2028 Period
18	23/25/BVBank/NQ-HDQT	05/03/2025	Approval of the Record Date for the Right to Attend the 2025 Annual General Meeting of Shareholders
19	24/25/BVBank/NQ-HDQT	06/03/2025	Approval of Finalizing the List of Shareholders for Notification on the Right to Nominate and Self-Nominate Candidates for the Additional Election of Members of the Board of Directors of BVBank for the 2025-2030 Term
20	25/25/BVBank/TB-CT.HDQT	06/03/2025	Regarding the Record Date for Exercising the Right to Nominate and Self-Nominate Candidates for the Election of Members of the Board of Directors and Supervisory Board for the 2025-2030 Term
21	26/25/BVBank/TB-HDQT	19/03/2025	Regarding the Nomination and Self-Nomination of Candidates for the Election of Members of the Board of Directors and the Supervisory Board for the 2025-2030 Term
22	27/25/BVBank/QD-HDQT	19/03/2025	Regarding the Appointment of New Personnel at the Office of the Board of Directors
23	28/25/BVBank/QD-HDQT	19/03/2025	Regarding the Business Plan for the Fiscal Year 2025
24	29/25/BVBank/QD-HDQT	21/03/2025	Regarding the Appointment of New Personnel at the Office of the Board of Directors
25	30/25/BVBank/QD-HDQT	21/03/2025	Regarding the Amendment of Loan Products for BVBank Employees

No.	Resolution Number	Date	Content
26	31/25/BVBank/QĐ-HĐQT	25/03/2025	Regarding the Amendment and Supplementation of the Authority Delegation Regulation on Credit Approval, Issued with Decision No. 97A/24/BVBank/QĐ-HĐQT dated 15/07/2024
27	32/25/BVBank/BC-HĐQT	27/03/2025	Explanation Report on Inspection Conclusion No. 03/KL-TTGSNH.TTTrl
28	32A/25/BVBank/QĐ-HĐQT	27/03/2025	Regarding the Establishment of the Organizing Committee for the 2025 Annual General Meeting of Shareholders of BVBank
29	33/25/BVBank/TB-CT.HĐQT	01/04/2025	Regarding the Record Date for Exercising the Right to Subscribe to Shares Offered Publicly to Existing Shareholders
30	34/25/BVBank/CV-CT.HĐQT	01/04/2025	Regarding the Public Offering of Shares
31	35/25/BVBank/TB-CT.HĐQT	01/04/2025	Regarding the Public Offering of Shares to Existing Shareholders
32	36/25/BVBank/QĐ-HĐQT	01/04/2025	Regarding the Repurchase of the Non-Performing Loan Previously Sold to VAMC and the Use of Provisions to Handle Risks Related to Customer Ngoc Kim Han Trading Service Co., Ltd – Client Relationship Department I
33	37		Blank
34	38/25/BVBank/NQ-HĐQT	03/04/2025	Resolution Approving the Draft Documents for the 2025 Annual General Meeting of Shareholders
35	39/25/BVBank/TM-HĐQT	03/04/2025	Invitation to the 2025 Annual General Meeting of Shareholders
36		03/04/2025	Agenda of the 2025 Annual General Meeting of Shareholders
37		03/04/2025	Annual General Meeting Regulations 2025
38		03/04/2025	Submission to the AGM on the establishment of the Presidium, Secretariat, and Vote Counting Committee
39	40-42		Blank
40	43/25/BVBank/BC-HĐQT	03/04/2025	Report on the assessment of the Board of Directors' performance, the implementation of AGM Resolutions, and BVBank's business performance in 2024
41	44/25/BVBank/TT-HĐQT	03/04/2025	Submission on the approval of operational orientation and business plan for 2025
42		03/04/2025	Executive Board's report on 2024 operational overview
43		03/04/2025	Supervisory Board's report on performance in 2024
44	45/25/BVBank/TT-HĐQT	03/04/2025	Submission on the selection of the audit firm for the 2025 financial statements and provision of assurance services for internal control system activities related to financial reporting
45	46/25/BVBank/TT-HĐQT	03/04/2025	Submission on the approval of the audited separate and consolidated financial statements for the fiscal year 2024
46	47/25/BVBank/TT-HĐQT	03/04/2025	Submission on the approval of the 2024 profit distribution plan and appropriation to funds
47	48/25/BVBank/TT-HĐQT	03/04/2025	Submission on the total remuneration, special allowances, and operational expenses for the Board of Directors and Supervisory Board members in 2025
48	49/25/BVBank/TT-HĐQT	03/04/2025	Submission on the charter capital increase plan for 2025
49	50/HPTT/25/BVBank/NQ-HĐQT	03/04/2025	Regarding the implementation of matters discussed at the Standing Board of Directors meeting for the 2020–2025 term
50	51/25/BVBank/TT-HĐQT	03/04/2025	Submission on the approval of listing bonds and other types of securities publicly offered by BVB after the offering rounds
51	52/25/BVBank/TT-HĐQT	03/04/2025	Submission on transferring BVB shares from UpCom to listing on the Stock Exchange
52	53/25/BVBank/TT-HĐQT	03/04/2025	Submission on the approval of the proposed remediation plan in case of early intervention
53	54/25/BVBank/TT-HĐQT	03/04/2025	Submission on the issuance of the Regulations for organizing online General Meetings of Shareholders and for electronic voting

No.	Resolution Number	Date	Content
54	55/25/BVBank/TT-HDQT	03/04/2025	Submission on the amendments and supplements to the BVBank Charter
55	56/25/BVBank/CV-CT.HDQT	17/04/2025	Official letter sent to VSDC regarding the update of information related to participation in the electronic trading portal system at VSDC
56	57/25/BVBank/CV-CT.HDQT	18/04/2025	Notification confirming the consolidated list of securities holders entitled to purchase additional shares
57	57A/25/BVBank/CV-CT.HDQT	21/04/2025	Resolution on the approval of amendments to the draft materials for the 2025 Annual General Meeting of Shareholders of BVBank
58	58/25/BVBank/QĐ-HDQT	22/04/2025	Regarding the repurchase of a non-performing loan of the customer Hoang Thien Ngoc One Member Co., Ltd. previously sold to VAMC
59	59/25/BVBank/CĐ-HDQT	23/04/2025	Regarding the implementation of the provisions under Document No. 566/QLGS5 dated April 16, 2025
60	60/25/BVBank/BC-HDQT	28/04/2025	Report on the approval of the Resolution of the 2025 Annual General Meeting of Shareholders of BVBank
61	61/25/BVBank/BC-HDQT	28/04/2025	Report on the approval of the Resolution of the 2025 Annual General Meeting of Shareholders of BVBank
62	62/25/BVBank/BC-HDQT	28/04/2025	Regarding the disposal of collateral assets in place of debt repayment obligations of the customer Lux Window Joint Stock Company – Thanh Khe Transaction Office
63	63/25/BVBank/QĐ-HDQT	05/05/2025	Regarding the issuance of the Regulations on the organization and operation of the Strategy and Innovation Committee
64	64/25/BVBank/QĐ-HDQT	05/05/2025	Regarding the issuance of the minimum loan interest rate framework
65	65/25/BVBank/QĐ-HDQT	05/05/2025	Regarding the recruitment of members for the Strategy and Innovation Committee
66	66/25/BVBank/QĐ-HDQT	05/05/2025	Regarding the establishment of the Strategy and Innovation Committee
67	66A/25/BVBank/NQ-HDQT	05/05/2025	Regarding the approval of the proposed remedial plan in case of early intervention
68	67/25/BVBank/CĐ-HDQT	09/05/2025	Regarding the implementation of the requirements of the Supervisory Board as stated in the Q1 2025 Inspection and Supervision Report
69	67/25/BVBank/QĐ-HDQT	09/05/2025	Regarding the amendment and supplementation of the credit approval delegation regulations issued together with Decision No. 97A/24/BVBank/QĐ-HDQT dated July 15, 2024
70	68/25/BVBank/QĐ-HDQT	13/05/2025	Regarding the cooperation policy with Kredivo Group on consumer lending in Vietnam
71	69/25/BVBank/NQ-HDQT	16/05/2025	Regarding the implementation of the stock issuance plan under the 2024 Employee Stock Ownership Program (ESOP)
72	70/25/BVBank/NQ-HDQT	19/05/2025	Regarding the issuance of the consolidated charter of BVBank
73	71/25/BVBank/QĐ-HDQT	19/05/2025	Regarding the issuance of regulations on organizing the Annual General Meeting of Shareholders online and electronic voting
74	72/25/BVBank/QĐ-HDQT	19/05/2025	Regarding the repurchase of VAMC debt and interest waiver for customer Hoang Thi Loi
75	73/25/BVBank/QĐ-HDQT	19/05/2025	Regarding the partial repurchase of bad debt sold to VAMC and the withdrawal of part of collateral assets of customers Nguyen Trung Khai – Le Nguyet Anh
76	74/25/BVBank/QĐ-HDQT	20/05/2025	Regarding the repurchase of VAMC debt and debt sale to a third party of customers Tran Cong Chanh – Dang Thi Thu Hong (Can Tho branch)
77	75/25/BVBank/CV-CT.HDQT	27/05/2025	Regarding the issuance of shares under the Employee Stock Ownership Program
78	76/25/BVBank/QĐ-HDQT	27/05/2025	Regarding the reappointment of management officers
79	77/25/BVBank/QĐ-HDQT	02/06/2025	Regarding the approval of results for share issuance to existing shareholders by rights offering method and approval of the list of investors allocated leftover shares and unsubscribed shares
80	78/HP21/25/BVBank/NQ-HDQT	02/06/2025	Regarding the implementation of matters discussed at the 21st meeting of the Board of Directors for the 2020-2025 term
81	79/HP21/25/BVBank/NQ-HDQT	02/06/2025	Regarding the business development of the Financial Market Division of BVBank
82	80/25/BVBank/QĐ-HDQT	09/06/2025	Regarding the approval of regulations and procedures for anti-money laundering, counter-terrorism financing, and prevention of proliferation of weapons of mass destruction financing at BVBank

No.	Resolution Number	Date	Content
83	81/25/BVBank/QĐ-HĐQT	09/06/2025	Regarding the amendment of authorization for handling collateral assets in debt resolution activities
84	82/25/BVBank/QĐ-HĐQT	16/06/2025	Regarding the extension of payment deadline for share purchase under the Employee Stock Ownership Program (ESOP) 2024
85	83/25/BVBank/QĐ-HĐQT	17/06/2025	Regarding the implementation of preferential loan interest rate program for customers purchasing apartments in the Nobu Da Nang project
86	84/25/BVBank/CV-CT.HĐQT	23/06/2025	Regarding the explanation on the splitting of Board member voting ballots related to the approval of the list of investors allocated leftover shares and unsubscribed shares
87	85/25/BVBank/NQ-HĐQT	23/06/2025	Regarding the approval of results of the additional public offering to existing shareholders
88	86/25/BVBank/QĐ-HĐQT	25/06/2025	Regarding the approval of share issuance results and handling plan for undistributed shares under the ESOP program
89	87/25/BVBank/QĐ-HĐQT	25/06/2025	Regarding the repurchase of bad debt from customer Van Tien Hung Co., Ltd. sold to VAMC
90	88/25/BVBank/QĐ-HĐQT	25/06/2025	Regarding the repurchase of bad debt sold to VAMC – asset sale under enforcement agreement – offsetting collateral assets (in case the asset cannot be sold under the enforcement agreement) of customers Huynh Thanh Ngan – Duong Ngoc Thanh (An Giang branch)
91	89/25/BVBank/QĐ-HĐQT	25/06/2025	Regarding the repurchase of VAMC debt and debt sale to a third party of customers Ha Thuy Hang - Pham Van Dung (Dong Nai branch)
92	90/25/BVBank/QĐ-HĐQT	25/06/2025	Regarding the plan for the 2nd issuance of Deposit Certificates in 2025
93	91/25/BVBank/QĐ-HĐQT	25/06/2025	Regarding the plan for the 2nd issuance of Deposit Certificates in 2025
94	91A/25/BVBank/BC-CT.HĐQT	25/06/2025	Regarding the provision and public disclosure of BVBank's information pursuant to Article 49 of the Credit Institutions Law
95	92/25/BVBank/NQ-HĐQT	30/06/2025	Regarding the change of addresses for certain Branches and Transaction Offices

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed, full name written and sealed)



APPENDIX 2

(Issued together with the Governance Report No. 413/25/BVBank/BC-HDQT dated 29/07/2025)

LIST OF RELATED PERSONS OF BVBANK

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport/Business Registration Number	Head Office Address / Contact Address	Date Became a Related Party	Date Ceased to Be a Related Party	Reason
I	BOARD OF DIRECTORS							
1	Le Anh Tai		Chairman of the Board of Directors	079072014628	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	22/04/2015		
2	Nguyen Thanh Phuong		Member of the Board of Directors	091180000104	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	22/04/2015		
3	Ngo Quang Trung		Member of the Board of Directors	001073000650	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	22/04/2015		
4	Nguyen Nhat Nam		Member of the Board of Directors	096081005504	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	26/06/2020		
5	Pham Quang Khanh		Member of the Board of Directors	001085028782	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	26/08/2020		
II	SUPERVISORY BOARD							
1	Phan Thi Hong Lan		Head of the Supervisory Board	019167005906	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	22/04/2015		
2	Le Hoang Nam		Member of the Supervisory Board	079074024804	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	22/04/2015		
3	Nguyen Thi Thanh Thuy		Member of the Supervisory Board	080173009791	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	26/08/2020		
III	EXECUTIVE BOARD							
1	Ngo Quang Trung		General Director	001073000650	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	06/08/2016		
2	Le Van Be Muoi		Deputy General Director	086072003101	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	05/01/2017		
3	Van Thanh Khanh Linh		Deputy General Director	079179003400	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	15/06/2023		
4	Nguyen Thanh Tu		Deputy General Director	079083017006	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	15/06/2023		

No.	Name of Organization/Individual	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport/Business Registration Number	Head Office Address / Contact Address	Date Became a Related Party	Date Ceased to Be a Related Party	Reason
5	Phan Viet Hai		Deputy General Director	001079026385	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	15/06/2023		
IV	CHIEF ACCOUNTANT							
1	Ly Cong Nha		Chief Accountant	095067002830	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	17/03/2017		
V	RELATED COMPANY							
1	Viet Capital Assets Management Company Limited			0311401011	412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City, Vietnam	18/11/2011		

CHAIRMAN OF THE BOARD OF DIRECTORS
(Signed, full name written and sealed)



APPENDIX 3

(Issued together with the Governance Report No. 143/25/BVBank/BC-HDQT dated 29/07/2025)

LIST OF INSIDERS AND RELATED PARTIES OF INSIDERS

According to VSDC's shareholder list as of June 30, 2025

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
1	LE ANH TAI		Chairman of the Board of Directors	079072014628		15 809 528	2,86484%	
1.1	Huynh Thanh Phuong			066177008418		253	0,00005%	Wife
1.2	Le Van Khanh			049039000161				Biological Father
1.3	Le Thi Cuc			086151000083				Biological Mother
1.4	Huynh Kim Son							Father-in-law (deceased)
1.5	Nguyen Thi Lai			049159012059				Mother-in-law
1.6	Le Huynh Anh Thu			079300001387				Biological Child
1.7	Le Huynh Khanh Van			079303008965				Biological Child
1.8	Le Huynh Thuy Tien							Biological Child
1.9	Le Thi Cam Tu			079170003881				Biological Older Sister
1.10	Le Thi Cam Thu			079174022002				Biological Younger Sibling
1.11	Le Thi Cam Thao			086177000249				Biological Younger Sibling
1.12	Ung Nho Quang			049063000573				Brother-in-law (older sister's husband)
1.13	Nguyen Duc Huy			048070006611				Brother-in-law (younger sister's husband)
1.14	Huynh Kim Vu			067084003285				Sister-in-law (older brother's wife)
1.15	Ung Le Huyen			079194026808		8 206	0,00149%	Nephew/Niece
1.16	Ung Le Hoai Nam			079096037694				Nephew/Niece
1.17	Vo Duy Hao			079097023359				Nephew/Niece
1.18	Nguyen Le Duc Hai			079203011595				Nephew/Niece
1.19	Nguyen Le Bao Chau			079308021104				Nephew/Niece
1.20	Le Van Ngoc							Paternal Grandfather (deceased)
1.21	Nguyen Thi Mai							Paternal Grandmother (deceased)
1.22	Le Thi Phan							Paternal Aunt (deceased)
1.23	Le Thi Phuc							Paternal Aunt (deceased)
1.24	Le Thi Cuc							Paternal Aunt (deceased)
1.25	Le Thi Dao			049150007529				Paternal Aunt
1.26	Le Van Thuong			049058006792				Paternal Uncle
1.27	Le Van Tra			049057004739				Paternal Uncle
1.28	Le Van Ly			049059009525				Paternal Uncle
1.29	Le Van Lap							Paternal Uncle (deceased)
1.30	Le Van Cay							Maternal Grandfather (deceased)
1.31	Truong Thi Don							Maternal Grandmother (deceased)
1.32	Le Thi Tu							Maternal Aunt (deceased)
1.33	Le Van Chuan							Maternal Uncle (deceased)
1.34	Le Thi Tam			086151004782				Maternal Aunt
1.35	Le Thi Dang			086154000945				Maternal Aunt
1.36	Le Thi Dinh			086156009308				Maternal Aunt

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
1.37	Le Thi Mot			086159008649				Maternal Aunt
1.38	Le Van Muoi Hai							Maternal Uncle (deceased)
2	NGUYEN THANH PHUONG		Member of the Board of Directors	091180000104		25.153.331	4,55803%	
2.1	Nguyen Tan Dung			096049000018				Biological father
2.2	Tran Thanh Kiem			093154000023				Biological mother
2.3	Nguyễn Thanh Nghi			023798768987				Older brother
2.4	Nguyen Minh Triet			091088000068				Younger sibling
2.5	Nguyen Hoàng Bảo			09073000764				Husband
2.6	Nguyen Ba Bang			291105014				Father-in-law (Deceased)
2.7	Vu Thi Kim Phan			370883743				Mother-in-law (Deceased)
2.8	Phan Dieu Linh			001181017216				Sister-in-law (older brother's wife)
2.9	Dong Thanh Vi			072193000728				Sister-in-law (younger brother's wife)
2.10	Nguyen Bao Hoang Mi			079313037444				Biological child
2.11	Nguyen Bao Hoang Mai			079313031345				Biological child
2.12	Viet Capital Asset Management Joint Stock Company		Chairman of the Board of Directors	0304524894	5th Floor, HM Town Building, 412 Nguyen Thi Minh Khai, Ward 5, District 3, Ho Chi Minh City			
2.13	Viet Capital Real Estate JSC		Member of the Board of Directors	0305051312	19th Floor, Saigon Trade Center, 37 Ton Duc Thang Street, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam			
2.14	Vietcap Securities Joint Stock Company		Chairman of the Board of Directors	0305299779	15th Floor, Bitexco Financial Tower, 2 Hai Trieu Street, District 1, Ho Chi Minh City			
2.15	Phoenix Holdings Company Limited		Member of the Board of Directors	0313478179	5th Floor, HM Town Building, 412 Nguyen Thi Minh Khai, Ward 05, District 3, Ho Chi Minh City, Vietnam			
2.16	GOOD DAY HOSPITALITY JOINT STOCK COMPANY		Member of the Board of Directors	0311770812	2-6Bis Dien Bien Phu Street, Da Kao Ward, District 1, Ho Chi Minh City, Vietnam			
3	NGO QUANG TRUNG		Member of the Board of Directors cum CEO	001073000650		17.248.000	3,12551%	
3.1	Ngo Ngoc Linh			001307049094				Biological child
3.2	Ngo Phuong Hang			001311041199				Biological child
3.3	Ngo Quang Quyen							Biological father (Deceased)
3.4	Nguyen Thi An							Biological mother (Deceased)
3.5	Ngo Quang Minh			001062000242				Older brother
3.6	Nguyen Mai Huong			001174038309				Sister-in-law (older brother's wife)
3.7	Ngo Quang Minh Hoang			001203001863				Nephew/Niece
3.8	Ngo Minh Ha			001307040900				Nephew/Niece
3.9	Ngo Thanh Huong							Older sister (Deceased)
3.10	Nguyen Thi Phuc			026134000368				Paternal uncle (father's older brother)
3.11	Nguyen Thi Ninh			026139000298				Paternal aunt (father's sister)
3.12	Ngo Thi Thoa			036143000160				Paternal aunt (father's younger sister)
3.13	Dao Van Hiep			031057000981				Brother-in-law (older sister's husband)
3.14	Dao Minh Hung			001086004010				Nephew/Niece
3.15	Dao Minh Hang			001186008236				Nephew/Niece
3.16	Ngo Van Ai							Paternal grandfather (Deceased)
3.17	Vu Thi Nhon							Paternal grandmother (Deceased)

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
3.18	Nguyen Chu Nho							Maternal grandfather (Deceased)
3.19	Nguyen Thi Mat							Maternal grandmother (Deceased)
4	NGUYEN NHAT NAM		Member of the Board of Directors	096081005504		5 503.119	0,99722%	
4.1	Nguyen Danh Du			096055008645				Biological Father
4.2	Lam Thi My			096153008034				Biological Mother
4.3	Tran Thi Dang Ngoc			096181008230		5 789.256	1,04907%	Wife
4.4	Nguyen Ngoc Anh Minh			079308018075				Biological Child
4.5	Nguyen Ngoc Nam Anh			079311002957				Biological Child
4.6	Tran Thanh Su			096057002174				Father-in-law
4.7	Nguyen Thi Thu Ba			096159003310				Mother-in-law
4.8	Nguyen Thi Ngoc Hang			096175003459				Biological Older Sister
4.9	Nguyen Thi Ngoc Phuong			096177005066				Biological Older Sister
4.10	Ngo Van Phen			096078008777				Brother-in-law (older sister's husband)
4.11	Nguyen Thi Ngoc Dung			096179015678				Biological Older Sister
4.12	Nguyen Thi Ngoc Tuyen			096185010664				Biological Younger Sibling
4.13	Nguyen Anh Duc			079082021070				Brother-in-law (younger sister's husband)
4.14	Tran Dang Khoa			095087000416				Sister-in-law (older brother's wife)
4.15	Tran Thanh Tan			096092002768		3 668.500	0,66477%	Sister-in-law (younger brother's wife)
4.16	Nguyen Van Quang							Paternal Grandfather (deceased)
4.17	Ngo Thi Lieng							Paternal Grandmother (deceased)
4.18	Nguyen Thi Tuoi							Paternal Uncle/Aunt (deceased)
4.19	Nguyen Thi Le							Paternal Aunt (deceased)
4.20	Nguyen Tan Tai							Paternal Uncle/Aunt (deceased)
4.21	Nguyen Thi Nang							Paternal Aunt (deceased)
4.22	Nguyen Thi Tho			096145002433				Paternal Aunt
4.23	Nguyen Phuoc Thien							Paternal Uncle/Aunt (deceased)
4.24	Nguyen Thanh Thiet							Paternal Uncle/Aunt (deceased)
4.25	Nguyen Thi Lien							Paternal Aunt (deceased)
4.26	Nguyen Huu Tiep							Paternal Uncle (deceased)
4.27	Lam Tan Duc							Maternal Grandfather (deceased)
4.28	Huynh Thi Tam							Maternal Grandmother (deceased)
4.29	Lam Thi Nga							Maternal Aunt (deceased)
4.30	Lam Tan Hung			USA - 551740544				Maternal Uncle
4.31	Lam Tan Cung			USA - 528447355				Maternal Uncle
4.32	Lam Tan Dien			AUSTRALIA - PB4794577				Maternal Uncle
4.33	Lam Thi Nhu Y			096161001091				Maternal Aunt
4.34	Lam Thi Hoang Oanh			096166000814				Maternal Aunt
4.35	Bui Nguyen Minh Khoa			096202000114				Nephew/Niece
4.36	Bui Nguyen Phuong Linh			079306031967				Nephew/Niece
4.37	Ngo Gia Han			096306009955				Nephew/Niece
4.38	Ngo Minh Thu			079308006232				Nephew/Niece
4.39	Ngo Minh Thy			079308015223				Nephew/Niece
4.40	Lam Nguyen Yen Vy			096302001091				Nephew/Niece
4.41	Lam Nguyen Phu Cuong			096206001372				Nephew/Niece
4.42	Nguyen Ngoc Phuong Anh			079306026990				Nephew/Niece

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
4.43	Nguyen Duc Minh Anh			079209026661				Nephew/Niece
5	PHAM QUANG KHANH		Member of the Board of Directors	001085028782				
5.1	Huynh Ngoc Anh			079186016339				Wife
5.2	Pham Anh Thu			C0250319				Biological Child
5.3	Pham The Tuan			038056004424				Biological Father
5.4	Dau Thi Ngoc Tram			001157012829				Biological Mother
5.5	Pham Quang Minh			079097010861				Biological Younger Sibling
5.6	Huynh Duy Loc			079055002391				Father-in-law
5.7	Chu Thi Bich Nga			086155000160				Mother-in-law
5.8	Dau Dinh Hong							Maternal Grandfather (deceased)
5.9	Le Thi Hoang			026134001764				Maternal Grandmother
5.10	Pham The Cung							Paternal Grandfather (deceased)
5.11	Pham Thi Ngoc Diep							Paternal Grandmother (deceased)
5.12	Dau Thi Phuong			011550233304				Paternal Uncle/Aunt
5.13	Pham Tuan Nghiem			038058013542				Paternal Uncle
5.14	Pham Thi Doan Trang			038160000145				Paternal Aunt
5.15	Pham Khac Chinh			038062024789				Paternal Uncle
6	PHAN THI HONG LAN		Head of the Supervisory Board	019167005906				
6.1	Phan Dinh Cung							Biological Father
6.2	Phan Binh Nguyen							Biological Older Brother
6.3	Nguyen Thi Xuan			042141000481				Biological Mother
6.4	Nguyen Thanh Huyen			051066015458				Husband
6.5	Nguyen Ngoc Quy			079092012657				Biological Child
6.6	Nguyen Ngoc Lan Nhi			079199026809				Biological Child
6.7	Phan Anh Tuan			019071000063				Biological Younger Sibling
6.8	Le Thi Anh Tuyet			027171002406				Sister-in-law (younger brother's wife)
6.9	Phan Quoc Thinh			079091002816				Biological Nephew/Niece
6.10	Phan Le Uyen Thao			079302027140				Biological Nephew/Niece
6.11	Phan Thi Hong Van			079195021206		500	0,00009%	Biological Nephew/Niece
6.12	Phan Thu Phuong			097300021016				Biological Nephew/Niece
6.13	Phan Le Hieu			079205033056				Biological Nephew/Niece
7	NGUYEN THI THANH THUY		Member of the Supervisory Board	080173009791				
7.1	Nguyen Ngoc Minh							Paternal Grandfather (Deceased)
7.2	Nguyen Thi Ban							Paternal Grandmother (Deceased)
7.3	Nguyen Van Quynh							Maternal Grandfather (Deceased)
7.4	Nguyen Thi Hai							Maternal Grandmother (Deceased)
7.5	Nguyen Thanh Khuyen							Older Brother (Deceased)
7.6	Vo Minh Truc			079069003479				Husband
7.7	Vo Thuy An			079305014030				Biological Child
7.8	Vo Thuy Anh			079309046205				Biological Child
7.9	Nguyen Ngoc Man			080041000139				Biological Father
7.10	Nguyen Thi Kim Lien			080142000303				Biological Mother
7.11	Nguyen Thi Kim Phung			080159011900				Older Sister
7.12	Nguyen Phuc Truyen			080065001041				Older Brother
7.13	Nguyen Thanh Vu			080070000988				Older Brother
7.14	Dang Van Nhanh			080061000621				Brother-in-law (older sister's husband)
7.15	Le Thi Hong Phuong			082177017703				Sister-in-law (older brother's wife)
7.16	Duong Thi Ngaoan			080170007876				Sister-in-law (older brother's wife)

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
7.17	Nguyen Thi Nam			082168001049				Sister-in-law (older brother's wife)
7.18	Vo Thi Bup			079151013768				Mother-in-law
7.19	Le Phuoc Toan			089048000018				Father-in-law
7.20	Vo Thi Bich Van			079173004452				Brother-in-law (husband's younger brother)
7.21	Nguyen Ngoc Luy			080055000077				Paternal Uncle
7.22	Nguyen Phuc Thinh			080202000823				Biological Nephew/Niece
7.23	Nguyen Ba Luan			080091000779				Biological Nephew/Niece
7.24	Nguyen Thi Thuy Linh			080193012505				Biological Nephew/Niece
7.25	Dang Duc Thanh			080096006872				Biological Nephew/Niece
7.26	Dang Duc Tri			080086000094				Biological Nephew/Niece
8	LE HOANG NAM		Member of the Supervisory Board	079074024804				
8.1	Le Ke Khoan							Paternal Grandfather (Deceased)
8.2	Luu Thi Mong							Paternal Grandmother (Deceased)
8.3	Hoang Van At							Maternal Grandfather (Deceased)
8.4	Thai Thi Chan							Maternal Grandmother (Deceased)
8.5	Hoang Thi Bich Hue							Biological Mother (Deceased)
8.6	Nguyen Van Khuong							Father-in-law (Deceased)
8.7	Tran Thi Manh							Mother-in-law (Deceased)
8.8	Le Thi Thuy							Paternal Uncle (Deceased)
8.9	Nguyen Van Long							Brother-in-law (wife's older brother) (Deceased)
8.10	Nguyen Thi Nga							Sister-in-law (wife's older sister) (Deceased)
8.11	Nguyen Van Tuan							Brother-in-law (wife's older brother) (Deceased)
8.12	Nguyen Van Phat							Brother-in-law (wife's older brother) (Deceased)
8.13	Le Ngoc Long			033048002124				Biological Father
8.14	Ngo Thi Am			040169010919				Stepmother
8.15	Nguyen Thi Thuy			079174000292				Wife
8.16	Le Nguyen Truc Quynh			079304005251				Biological Child
8.17	Le Nguyen Duc Tri			079205005358				Biological Child
8.18	Le Nguyen Duc Phuc			079211026190				Biological Child
8.19	Le Thi Bich Ngoc			079176007276				Younger Sibling (full sibling)
8.20	Le Hoang Cuong			079079005719				Younger Sibling (full sibling)
8.21	Le Duc Trung							Half-brother (same father)
8.22	Le Duc Minh							Half-brother (same father)
8.23	Nguyen Anh Phuoc			079073004355				Brother-in-law (husband's younger brother)
8.24	Nguyen Huynh Ngoc Diem			072181007677				Sister-in-law (younger brother's wife)
8.25	Nguyen Thi Hoa			079154000196				Sister-in-law (wife's older sister)
8.26	Nguyen Thi Phung			079158029936				Sister-in-law (wife's older sister)
8.27	Nguyen Van Hoang			079060027805				Brother-in-law (wife's older brother)
8.28	Nguyen Thi Mai Lieng			079167003756				Sister-in-law (wife's older sister)
8.29	Nguyen Van Thanh			079070030306				Brother-in-law (wife's older brother)
8.30	Nguyen Van Binh			027071015519				Brother-in-law (wife's older brother)
8.31	Le Thi Chuc			033138004161				Paternal Uncle
8.32	Le Thi Duy			033143000703				Paternal Uncle
8.33	Le Thi Phuong			033151002695				Paternal Aunt

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
8.34	Le Thi Phuong			033154002045				Paternal Aunt
8.35	Le Thi Mai			033157001053				Paternal Aunt
8.36	Le Thi Ly			033161001730				Paternal Aunt
8.37	Le Thi Minh Tam			033165001552				Paternal Aunt
8.38	Hoang Thi At			040144004601				Maternal Aunt
8.39	Hoang Van Dan			040050015293				Maternal Uncle
8.40	Hoang Thi Dao			040160000118				Maternal Aunt
8.41	Hoang Thi Mao			040154007319				Maternal Aunt
8.42	Nguyen Ngoc Phuong Quynh			079303015877				Biological Nephew/Niece
8.43	Nguyen Ngoc Khanh Vy			079308038136				Biological Nephew/Niece
8.44	Le Phi Duong			079210021623				Biological Nephew/Niece
9	LE VAN BE MUOI		Deputy CEO	086072003101		6.513.626	1,18033%	
9.1	Nguyen Thi Minh Nguyet			087172013044				Wife
9.2	Le Nguyen Huynh Nhu			089197004026				Biological Child
9.3	Le Tuan Manh			089204011171				Biological Child
9.4	Le Van Dam							Biological Father (Deceased)
9.5	Dang Thi Muoi							Biological Mother (Deceased)
9.6	Le Thi Phung			086155006553				Older Sister
9.7	Le Van So			086055007545				Older Brother
9.8	Le Van Do			086059002368				Older Brother
9.9	Le Thi Luong			086162008552				Older Sister
9.10	Le Van Song			086063008575				Older Brother
9.11	Le Van Son			086066014695				Older Brother
9.12	Le Van Lam			086068011897				Older Brother
9.13	Le Thi Be Chinh			086170009116				Older Sister
9.14	Le Van Be Muoi Mot			086075005429				Younger Sibling
9.15	Le Van Be Muoi Hai			086078002445				Younger Sibling
9.16	Nguyen Phu Huu			089054006980				Father-in-law
9.17	Dang Duc Huy			079091034516				Brother-in-law (husband's brother)
9.18	Nguyen Ngoc Loi			087075015989				Sister-in-law (younger brother's wife)
9.19	Nguyen Ngoc Tien			089078020325				Sister-in-law (younger brother's wife)
10	VAN THANH KHANH LINH		Deputy CEO	079179003400		6.324.483	1,14606%	
10.1	Van Thanh Su			089053008979				Biological Father
10.2	Tran Thi Dam			079150008546				Biological Mother
10.3	Van Thanh Ngoc Linh			079184031764				Younger Sibling
10.4	Nguyen Van Binh			074077027777				Brother-in-law
10.5	Nguyen Minh Tri			079210022548				Biological Nephew/Niece
10.6	Nguyen Ngoc Minh Anh			079320005353				Biological Nephew/Niece
10.7	Van Thanh Vinh Huy			079092028373				Younger Sibling
10.8	Vo Xuan Nam			079076018624				Husband
10.9	Vo Khanh Ngan			079309034857				Biological Child
10.10	Vo Khanh Ha			079312046547				Biological Child
10.11	Truong Ngoc Lan			052143007277				Mother-in-law
10.12	Vo Xuan Ngoc							Father-in-law
10.13	Vo Dieu Linh			001171037048				Sister-in-law (husband's sister)
10.14	Van Thi Hoa Lan							Paternal Aunt (father's sister)
10.15	Van Thi An							Paternal Uncle (father's brother)
10.16	Van Thanh Bang							Paternal Uncle (father's brother)

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
10.17	Van Anh Dang							Paternal Uncle (father's brother)
10.18	Van Kim Lien							Paternal Aunt (father's sister)
10.19	Tran Thi Tot							Maternal Aunt (mother's sister)
10.20	Tran Gia Dinh							Paternal Uncle (father's brother)
10.21	Tran Gia Dac							Paternal Uncle (father's brother)
10.22	Tran Gia Thang							Maternal Uncle (mother's brother)
10.23	Tran Thi Tham							Maternal Uncle (mother's brother)
10.24	Tran Thi Thuy							Maternal Uncle (mother's brother)
11	NGUYEN THANH TU		Deputy CEO	079083017006		7,415,097	1,34369%	
11.1	Dang Ngoc Thao Uyen		Dang Ngoc Thao Uyen	056185000340				Wife
11.2	Nguyen Hoang Lam		Nguyen Hoang Lam	Chưa đủ 16 tuổi				Biological Child
11.3	Nguyen Hoang Uyen Lam		Nguyen Hoang Uyen Lam	Chưa đủ 16 tuổi				Biological Child
11.4	Nguyen Van Dat		Nguyen Van Dat	079053006585				Biological Father
11.5	Tran Thi Lieu		Tran Thi Lieu	079151002589				Biological Mother
11.6	Dang Ngoc Thao		Dang Ngoc Thao	054061000486				Father-in-law (wife's father)
11.7	Pham Thi Thu Thao		Pham Thi Thu Thao	056164005274				Mother-in-law (wife's mother)
11.8	Nguyen Tran Thanh Truc		Nguyen Tran Thanh Truc	079176020156		4,216,665	0,76410%	Biological Older Sister
11.9	Tran Minh The		Tran Minh The	079073020433				Brother-in-law (husband's brother)
11.10	Nguyen Thanh Toan		Nguyen Thanh Toan	079077030290				Biological Older Brother
11.11	Bui Thi Lan Huong		Bui Thi Lan Huong	036179017788				Sister-in-law (older brother's wife)
11.12	Nguyen Thanh Tung		Nguyen Thanh Tung	079081033598				Biological Older Brother
11.13	Nguyen Thi Ngoc Hanh		Nguyen Thi Ngoc Hanh	095186000203				Sister-in-law (older brother's wife)
11.14	Nguyen Tran Thuy Thanh Tra		Nguyen Tran Thuy Thanh Tra	079184035006			0,00000%	Biological Younger Sibling
11.15	Pham Bao Minh		Pham Bao Minh	079083037300				Brother-in-law (younger sister's husband)
11.16	Dang Bao Quang		Dang Ngoc Bao Quang	056087009161				Sister-in-law (younger sister)
11.17	Dang Ngoc Thao Ngan		Dang Ngoc Thao Ngan	056193012701				Sister-in-law (younger sister)
11.18	Tran Van Ty		Tran Van Ty					Paternal Uncle (deceased)
11.19	Tran Thanh Thuy		Tran Thanh Thuy					Paternal Aunt (deceased)
11.20	Tran Thi Thanh Thuy		Tran Thi Thanh Thuy					Paternal Aunt
11.21	Tran Thanh Dan		Tran Thanh Dan	007960002809				Paternal Aunt
11.22	Tran Thi Thu Huong		Tran Thi Thu Huong	079157002162				Paternal Aunt
11.23	Tran Thi Thanh Ben		Tran Thi Thanh Ben	079166007404				Paternal Aunt
11.24	Tran Ngoc Quynh Nhu		Tran Ngoc Quynh Nhu	079303011234				Biological Nephew/Niece
11.25	Tran Thanh Can		Tran Thanh Can	025338702				Paternal Uncle
11.26	Pham Bao Khang		Pham Bao Khang	Chưa đủ 16 tuổi				Biological Nephew/Niece
11.27	Nguyen Ngoc Gia Linh		Nguyen Ngoc Gia Linh	Chưa đủ 16 tuổi				Biological Nephew/Niece
11.28	Nguyen Thi Xem		Nguyen Thi Xem					Paternal Aunt (deceased)
11.29	Nguyen Thi Ca		Nguyen Thi Ca					Paternal Aunt (deceased)
11.30	Nguyen Thi Thu Suong		Nguyen Thi Thu Suong					Paternal Aunt
11.31	Nguyen Thanh Sang		Nguyen Thanh Sang	079066010767				Paternal Uncle
11.32	Nguyen Thi Gai		Nguyen Thi Gai					Paternal Aunt
11.33	Gold Coast Retail Joint Stock Company		Chairman of the Board of Directors	0316225962	5th Floor, HM Town Building, No. 412 Nguyen Thi Minh Khai Street, Ward 5, District 3, Ho Chi Minh City			
11.34	Seven System Vietnam Joint Stock Company		Member of the Board of Directors	0313330856	412 Nguyen Thi Minh Khai, Ward 5, District 3, Ho Chi Minh City			
11.35	Vietnam Basketball Joint Stock Company		Member of the Board of Directors	0314028831	86 Xuan Thuy, Thu Duc City, Ho Chi Minh City			
11.36	Viet Capital Assets Management Company Limited		Chairman	0311401011				

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
12	PHAN VIET HAI		Deputy CEO	001079026385		8 252.321	1,49540%	
12.1	Tran Thuy Que Huong			086182000574				Wife
12.2	Phan Khanh Lam			079209021193				Biological Child
12.3	Phan Phuc Lam			079217009632				Biological Child
12.4	Phan Hai Viet							Biological Father (deceased)
12.5	Nguyen Thi Thu			040149000540				Biological Mother
12.6	Phan Thu Van			001181049208				Biological Sibling (younger)
12.7	Tran Que Hiep			086054005815				Father-in-law (wife's father)
12.8	Le Thi Hong Chau			086153004077				Mother-in-law (wife's mother)
12.9	Nguyen Hoanh Son			001079006253				Brother-in-law (younger sister's husband)
12.10	Tran Thanh Nhat Ha			086187000446				Sister-in-law (younger sister)
13	LY CONG NHA		Chief Accountant	095067002830		5 960.368	1,08008%	
13.1	Le Nguyen Quy Thao			052167011552				Wife
13.2	Le Cong Minh			096096000022				Biological Child
13.3	Ly Le Thao Uyen			096303000005				Biological Child
13.4	Ly Thai Cong							Biological Father (deceased)
13.5	Lieu Thi Huynh Mai							Biological Mother (deceased)
13.6	Le Quang Thuong							Father-in-law (wife's father, deceased)
13.7	Nguyen Thi Be			046144004240				Mother-in-law (wife's mother)
13.8	Ly Cong Nien			095053005596				Older Brother
13.9	Nguyen Ngoc Ba			095154003568				Sister-in-law (older brother's wife)
13.10	Ly Van Lam			096052005822				Older Brother
13.11	To Thi Dao			096155009182				Sister-in-law (older brother's wife)
13.12	Ly Cong Du			095059000261				Older Brother
13.13	Nguyen Cam Tu			095170009460				Sister-in-law (older brother's wife)
13.14	Ly Thi Tham			095164005473				Older Sister
13.15	Le Ba Van			095059003003				Brother-in-law (older sister's husband)
13.16	Ly Cong Nha			095067006070				Younger Sibling
13.17	Quang Thi Chuc Ly			091175006636				Sister-in-law (younger sibling's wife)
13.18	Ly Cong Toan			095071002564				Younger Sibling
13.19	Quang Thi Dep			091177014881				Sister-in-law (younger sibling's wife)
13.20	Ly Thi Ven			095180000334				Younger Sibling
13.21	Pham Van Dien			096078012938				Brother-in-law (younger sibling's husband)
13.22	Ly van Nhan			096078013586				Biological Niece/Nephew
13.23	Ly Van Nhan Em			096081013948				Biological Niece/Nephew
13.24	Ly Thi Diep			095187009622				Biological Niece/Nephew
13.25	Ly Van Nhim			096083016026				Biological Niece/Nephew
13.26	Ly Thi Hue Chan			095307004023				Biological Niece/Nephew
13.27	Ly Thi Huong Giang			095196008370				Biological Niece/Nephew
13.28	Ly Cong Linh			095201005219				Biological Niece/Nephew
13.29	Ly Cong Hai Dang			095096003188				Biological Niece/Nephew
13.30	Ly Cong Hai Duy			095201006033				Biological Niece/Nephew
13.31	Le Nguyen Anh Thu			046169007247				Sister-in-law (wife's younger sister)
13.32	Le Quang Thanh			046071005061				Sister-in-law (wife's younger sister)
13.33	Le Nguyen Bao Thach			046173007699				Sister-in-law (wife's younger sister)
13.34	Le Nguyen An Thai			096175000115				Sister-in-law (wife's younger sister)

No.	Full name	Securities Trading Account (if any)	Position at the Company (if any)	ID/Passport Number, Date of Issue, Place of Issue	Contact Address	Number of Shares Held at the End of the Period	Shareholding Ratio at the End of the Period (%)	Notes
13.35	Ly Cong Kieu							Paternal Grandfather (deceased)
13.36	Phan Thi Ngan							Paternal Grandmother
13.37	Lieu Sy Hao							Maternal Grandfather (deceased)
13.38	Duong Thi Le							Maternal Grandmother (deceased)

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed, full name written and sealed)



 LÊ ANH TÀI

APPENDIX 4

(Issued together with the Governance Report No. 113/25/BVBank/BC-HDQT dated 29/07/2025)

TRANSACTIONS OF INSIDERS AND RELATED PERSONS REGARDING BVBank'S SHARES

According to VSDC's shareholder list as of June 30, 2025

No.	Person Conducting the Transaction	Relationship with Insider	Number of Shares Held at Beginning of Period		Number of Shares Held at End of Period		Reason for Increase/Decrease (purchase, sale, conversion, bonus, etc.)
			Number of Shares	Ratio	Number of Shares	Ratio	
1	LE ANH TAI		15.809.528	2,86484%	15.809.528	2,86484%	
1.1	Huynh Thanh Phuong	Wife	253	0,00005%	253	0,00005%	
1.2	Ung Le Huyen	Nephew/Niece	8.206	0,00149%	8.206	0,00149%	
2	NGUYEN THANH PHUONG		25.153.331	4,55803%	25.153.331	4,55803%	
3	NGO QUANG TRUNG		17.248.000	3,12551%	17.248.000	3,12551%	
4	NGUYEN NHAT NAM		5.503.119	0,99722%	5.503.119	0,99722%	
4.1	Tran Thi Dang Ngoc	Wife	5.789.256	1,04907%	5.789.256	1,04907%	
4.2	Tran Thanh Tan	Brother-in-law	3.668.500	0,66477%	3.668.500	0,66477%	
5	PHAN THI HONG LAN		0	0,00000%	0	0,00000%	
5.1	Phan Thi Hong Van	Nephew/Niece	0	0,00000%	500	0,00009%	Purchase
6	LE VAN BE MUOI		6.513.626	1,18033%	6.513.626	1,18033%	
7	VAN THANH KHANH LINH		6.324.483	1,14606%	6.324.483	1,14606%	
8	NGUYEN THANH TU		7.422.097	1,34496%	7.415.097	1,34369%	Sale
8.1	Nguyen Tran Thanh Truc	Older Sister	4.216.665	0,76410%	4.216.665	0,76410%	
8.2	Nguyen Tran Thuy Thanh Tra	Younger Sibling	22.000	0,00399%	0	0,00000%	Sale
9	PHAN VIET HAI		8.252.321	1,49540%	8.252.321	1,49540%	
10	LY CONG NHA		5.960.368	1,08008%	5.960.368	1,08008%	

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed, full name written and sealed)



LE ANH TAI