

**REPORT ON CORPORATE GOVERNANCE
(6 months/2025)**

To: - The State Securities Commission;
- The Stock Exchange

- Name of company: VietCredit General Finance Joint Stock Company
- Address of head office: 9th Floor, V.E.T Building, No. 98 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City
- Telephone: 024.6270 2127
- Charter capital: VND 911,783,310,000 (Nine hundred eleven billion, seven hundred eighty-three million, three hundred ten thousand Vietnamese Dong)
- Stock code: TIN
- Corporate governance structure: General Meeting of Shareholders, Board of Directors, Supervisory Board, General Director, and Committees/Councils under the Board of Directors
- Stock symbol: TIN
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director and Director
- The implementation of internal audit: Performed by the Internal Audit Department.

I. Activities of the General Meeting of Shareholders

Information on meetings, resolutions and decisions of the General Meeting of Shareholders (including the resolutions of the General Meeting of Shareholders approved in the form of written comments):

No.	Resolution/Decision No.	Date	Content
1	296/2025/VietCredit-NQ	25/04/2025	Resolution of the 2025 Annual General Meeting of Shareholders

II. Board of Directors

1. Information about the members of the Board of Directors (Board of Directors)

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr. Nguyen Duc Phuong	Chairman of the Board of Directors	27/04/2023	

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
2	Mr. Ho Minh Tam	Member of Board of Directors and General Director	27/04/2023	
3	Mr. Nguyen Lan Trung Anh	Non-executive Board Member	27/04/2023	
4	Mr. Nguyen Duc Huynh	Non-executive Board Member	27/04/2023	
5	Mr. Luu Cong Toai	Independent Board Member	27/04/2023	

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 Duc Phuong	02/02	100%	-
2	Mr. Ho Minh Tam	02/02	100%	-
3	Mr. Nguyen Lan Trung Anh	02/02	100%	-
4	Mr. Nguyen Duc Huynh	02/02	100%	-
5	Mr. Luu Cong Toai	02/02	100%	-

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

The Board of Directors' supervision of the Executive Board is carried out in accordance with the Regulations on the organization and operation of the Board of Directors. The General Director (CEO) is also a member of the Board of Directors, ensuring the supervision of the Board of Directors in the management activities. At regular meetings of the Board of Directors, the General Director reports on all activities of the Company, reports on the implementation of the Board of Directors' Resolutions, and reports on a number of topics as requested by the Board of Directors.

The Board of Directors' supervision is also demonstrated through the review and direction based on the reports of the Internal Audit. These reports are all supervised and commented on by the Board of Supervisors before being issued.

In the first 6 months of 2025, the Board of Directors held 02 meetings (02 regular meetings) and 5 1 written opinion ballot with 5 9 Resolutions/Decisions to orient and direct VietCredit's operations in each period, consider and decide on tasks under the Board of Directors' authority, as well as discuss a number of other specific topics. In particular, at quarterly meetings, the Board of Directors organized an assessment of business

performance and the performance of assigned tasks of each member of the Board of Directors.

The Board of Directors has issued a Resolution directing business operations, assigning specific tasks to each member of the Board of Directors and supervising the Executive Board in organizing and implementing, complying with the provisions of the Company Charter, the Regulations on organization and operation of the Board of Directors and related regulations of VietCredit.

4. Activities of the Board of Directors' subcommittees

The Committees and Councils under the Board of Directors include:

- Risk Management Committee is chaired by Mr. Luu Cong Toai - Independent Member of the Board of Directors.
- The Human Resources Committee is chaired by Mr. Nguyen Duc Phuong - Chairman of the Board of Directors.
- The Risk Management Council is chaired by Mr. Ho Minh Tam - Member of the Board of Directors and General Director.
- The Credit Council is chaired by Mr. Nguyen Duc Phuong - Chairman of the Board of Directors.
- The Debt Sale Council is chaired by Mr. Nguyen Duc Phuong - Chairman of the Board of Directors.

The Committees and Councils have fully and correctly performed their functions and duties according to the provisions of the Law on Credit Institutions as well as the Company's internal regulations .

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

No.	Resolution Number/Decision	Day	Content	Passage Rate
1.	01/2025/VietCredit-NQ	02/01/2025	Resolution of the Board of Directors on approving the venue for the 2024 Extraordinary General Meeting of Shareholders	100%
2.	10C/2025/VietCredit-NQ	02/01/2025	Resolution of the Board of Directors on approving amendments, supplements and promulgation of the Credit Granting Regulations at Tin Viet Finance Joint Stock Company	100%
3.	10D/2025/VietCredit-NQ	02/01/2025	Through transactions of receiving deposits, borrowing and issuing valuable papers of Tin Viet Finance Joint Stock Company	1 00%

4.	11C/2025/VietCredit-NQ	03/01/2025	Resolution of the Board of Directors on Approval of Interbank Transaction Limit for Saigon - Hanoi Commercial Joint Stock Bank Finance Company Limited (SHB FC)	100%
5.	16A/2025/VietCredit-QD	08/01/2025	Board of Directors' Decision on the 2025 Debt Sale Plan	100%
6.	24/2025/VietCredit-NQ	10/01/2025	Resolution of the Extraordinary General Meeting of Shareholders in 2024	100%
7.	36A/2025/VietCredit-NQ	13/01/2025	Resolution on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
8.	36B/2025/VietCredit-QD	13/01/2025	Decision on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
9.	49/2025/VietCredit-QD	15/01/2025	Decision to dismiss Chief Accountant of Tin Viet Finance Joint Stock Company	100%
10.	50/2025/VietCredit-NQ	15/01/2025	Resolution of the Board of Directors on the appointment of Chief Accountant of Tin Viet Finance Joint Stock Company	100%
11.	51/2025/VietCredit-QD	15/01/2025	Decision on Appointing Chief Accountant of Tin Viet Finance Joint Stock Company	100%
12.	52/2025/VietCredit-NQ	15/01/2025	Resolution of the Board of Directors on the appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
13.	53/2025/VietCredit-QD	15/01/2025	Decision on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
14.	54/2025/VietCredit-NQ	15/01/2025	Resolution of the Board of Directors on the appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
15.	55/2025/VietCredit-QD	15/01/2025	Decision on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
16.	75/2025/VietCredit-NQ	22/01/2025	Resolution Approved on Payment of 13th Month Salary	100%
17.	80/2025/VietCredit-NQ	20/01/2025	Resolution of the Board of Directors on approving the change of Head Office address of Tin Viet Finance Joint Stock Company	100%

18.	80A/2025/VietCredit-NQ	22/01/2025	Approval on the sale of syndicated loans with Viet Capital Commercial Joint Stock Bank	100%
19.	85A/2025/VietCredit-NQ	23/01/2025	Resolution of the Board of Directors on bonus payment for the Board of Directors, Supervisory Board, and Executive Board	100%
20.	85B/2025/VietCredit-NQ	23/01/2025	Approval on the sale of syndicated loans with Viet Capital Commercial Joint Stock Bank	100%
21.	91/2025/VietCredit-NQ	24/01/2025	Approval on the sale of syndicated loans with Viet Capital Commercial Joint Stock Bank	100%
22.	119A/2025/VietCredit-QD	12/02/2025	Decision on salary and allowances for Deputy General Director Huynh Le Khanh	100%
23.	127A/2025/VietCredit-NQ	14/02/2025	Resolution of the Board of Directors on adjusting credit granting to Customer Pham Thi Hang	100%
24.	137/2025/VietCredit-NQ	18/02/2025	Resolution of the Board of Directors on the approval of the sale of ship CFC 04	100%
25.	148/2025/VietCredit-NQ	27/02/2025	Resolution of the Board of Directors on approving the plan to organize the 2025 Annual General Meeting of Shareholders	100%
26.	149/2025/VietCredit-NQ	27/02/2025	Resolution of the Board of Directors on restructuring some units of Tin Viet Finance Joint Stock Company	100%
27.	186A/2025/VietCredit-NQ	18/03/2025	Resolution of the Board of Directors approving the Organization and Operation Regulations of the Personnel Committee	100%
28.	186B/2025/VietCredit-NQ	18/03/2025	On promulgating the Code of Professional Ethics	100%
29.	192B/2025/VietCredit-NQ	20/03/2025	Board of Directors Resolution - Regular Session Quarter IV, 2024	100%
30.	199B/2025/VietCredit-QD	26/03/2025	Decision of the Board of Directors on amending and promulgating new Procurement Regulations of Tin Viet Finance Joint Stock Company	100%
31.	208/2025/VietCredit-QD	28/03/2025	Decision to dismiss Deputy General Director of Tin Viet Finance Joint Stock Company	100%

32.	212/2025/VietCredit-NQ	01/04/2025	Resolution of the Board of Directors on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
33.	213/2025/VietCredit-QD	01/04/2025	Decision on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
34.	214/2025/VietCredit-NQ	01/04/2025	Resolution of the Board of Directors on Appointment of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
35.	215/2025/VietCredit-QD	01/04/2025	Decision on Appointing Deputy General Director of Tin Viet Finance Joint Stock Company - Mr. Le Huu Toan	100%
36.	216/2025/VietCredit-QD	01/04/2025	Decision of the Board of Directors on Adjusting Income for Chief Accountant of Tin Viet Finance Joint Stock Company	100%
37.	230/2025/VietCredit-NQ	03/04/2025	Resolution of the Board of Directors approving the content and program of the 2025 Annual General Meeting of Shareholders	100%
38.	242/2025/VietCredit-NQ	03/04/2025	Resolution of the Board of Directors approving the 2024 Annual Report	100%
39.	247/2025/VietCredit-QD	08/04/2025	Board of Directors' Decision on the composition of the Personnel Committee	100%
40.	255/2025/VietCredit-QD	16/04/2025	Decision of the Board of Directors on amending, supplementing and promulgating new Regulations on Organization and Operation of Tin Viet Finance Joint Stock Company	100%
41.	256/2025/VietCredit-QD	16/04/2025	Decision of the Board of Directors on amending, supplementing and promulgating new Regulations on Management of Staff of Tin Viet Finance Joint Stock Company	100%
42.	262/2025/VietCredit-NQ	18/04/2025	Resolution of the Board of Directors on amending and supplementing the content and documents of the 2025 Annual General Meeting of Shareholders	100%

43.	288B/2025/VietCredit-QD	23/04/2025	On promulgating the Regulations on Anti-Money Laundering, Anti-Terrorism Financing and Anti-Proliferation of Weapons of Mass Destruction of Tin Viet Finance Joint Stock Company	100%
44.	303/2025/VietCredit-QD	28/04/2025	Decision of the Board of Directors on the dismissal of Deputy General Director of Tin Viet Finance Joint Stock Company	100%
45.	308C/2025/VietCredit-NQ	29/04/2025	Resolution of the Board of Directors on adjusting the income levels of members of the Board of Directors, Board of Supervisors and General Director	100%
46.	309G/2025/VietCredit-NQ	05/05/2025	Board of Directors Resolution - Regular Session Quarter I, 2025	100%
47.	315A/2025/VietCredit-NQ	09/05/2025	Board of Directors on Approval of Interbank Transaction Limit for Vietnam Joint Stock Commercial Bank for Industry and Trade's One Member Limited Liability Finance Leasing Company (VIETINBANK LC)	100%
48.	336/2025/VietCredit-NQ	27/05/2025	Approval of the adjustment of the Interbank Transaction Limit for customers who are credit institutions	100%
49.	360/2025/VietCredit-NQ	06/06/2025	Regarding the Business Salary Policy for Executives of Tin Viet Joint Stock General Finance Company	100%
50.	364B/2025/VietCredit-QD	06/06/2025	Board of Directors' Decision on amending and promulgating the Company Charter	100%
51.	383/2025/VietCredit-NQ	12/06/2025	Board of Directors approves interbank transaction limit for NCB	100%
52.	384/2025/VietCredit-NQ	12/06/2025	Board of Directors approves interbank transaction limit for MBV	100%
53.	384A/2025/VietCredit-QD	12/06/2025	Decision on amending and promulgating the Judgment Regulations at Tin Viet Joint Stock Finance Company	100%
54.	403/2025/VietCredit-NQ	20/06/2025	Resolution of the Board of Directors Approving the Interbank Transaction Limit for Ho Chi Minh City Development Joint Stock Commercial Bank (HDB)	100%

55.	405/2025/VietCredit-NQ	20/06/2025	Resolution of the Board of Directors on obtaining shareholders' opinions in writing	100%
56.	415A/2025/VietCredit-NQ	20/06/2025	Board of Directors on the approval of Interbank Limit – Techcombank	100%
57.	415B/2025/VietCredit-NQ	20/06/2025	Board of Directors on the approval of Interbank Limit – Vietinbank	100%
58.	446/2025/VietCredit-QD	30/06/2025	Decision to amend and supplement the Organization and Operation Regulations of Tin Viet Joint Stock General Finance Company	100%
59.	447/2025/VietCredit-NQ	30/06/2025	Resolution of the Board of Directors on "Approval of contracts, transactions of receiving deposits, loans and issuing deposit certificates for Indovina Bank Limited (IVB)"	100%

III. Board of Supervisors

1. Information about members of Board of Supervisors

Information on the members of the Board of Supervisors for the 2023-2028 term is as follows:

No.	Member	Position	Level Expertise	Date of starting/cease of membership in the Board of Supervisors	
				Date of appointment	Dismissal Date
1	Mr. Tran Viet Phuong	Head of Supervisory Board	PhD in Economics; Master of Accounting – Finance	27/04/2023	10/01/2025
2	Mr. Tran Hong Giang	Board of Supervisors	Bachelor of Accounting - Auditing	27/04/2023	10/01/2025
3	Ms. Dang Ngoc Thao Uyen	Board of Supervisors	Master of Business Administration; Bachelor of Economics	19/04/2024	
4	Ms. Bui Thi Nhat Linh	Head of Supervisory Board	Master of Accounting and Auditing; Bachelor of Auditing	10/01/2025	
5	Ms. Nguyen Thi Thuy Trang	Board of Supervisors	Bachelor of Accounting	10/01/2025	

2. Meetings of Board of Supervisors

In the first 6 months of 2025, the Board of Supervisors held 4 meetings (2 regular meetings and 2 extraordinary meetings on the resignation of Board of Supervisors members and the election of the Head of the Board of Supervisors):

No.	Board of Supervisors	Number of meetings attended	Meeting attendance rate	Voting ratio	Reason for not attending the meeting	Note
1	Mr. Tran Viet Phuong	1/1	100%	100%	-	Dismissed from 10/01/2025
2	Mr. Tran Hong Giang	1/1	100%	100%	-	Dismissed from 10/01/2025
3	Ms. Dang Ngoc Thao Uyen	4/4	100%	100%	-	
4	Ms. Bui Thi Nhat Linh	3/3	100%	100%	-	Appointed from 10/01/2025
5	Ms. Nguyen Thi Thuy Trang	3/3	100%	100%	-	Appointed from 10/01/2025

In addition, the Board of Supervisors once decided to obtain written opinions on changing the support remuneration level and stopping social insurance payments for Board of Supervisors member Nguyen Thi Thuy Trang from April 1, 2025:

No.	Board of Supervisors	Rate of participation in written opinion poll	Voting ratio	Note
1	Ms. Bui Thi Nhat Linh	1/1	100%	
2	Ms. Dang Ngoc Thao Uyen	1/1	100%	
3	Ms. Nguyen Thi Thuy Trang	1/1	100%	

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

The Board of Supervisors has supervised the Board of Directors and the Executive Board in implementing the Company's 2025 business orientations and goals approved by the General Meeting of Shareholders; supervised compliance with the provisions of law and the Company's Charter in the Company's governance and operation. In 2025, in the context of many fluctuations in the world's political economy in general and Vietnam in particular, the Board of Directors and the Executive Board have proactively and promptly issued appropriate response policies and solutions such as focusing on restructuring the Company towards streamlining and efficiency, drastically implementing business solutions, developing new products on the digital platform and applying modern technologies, expanding strategic partners in deploying new products and bringing profits to the Company in the first 6 months of the year. In general, the governance and operation activities of the Board of Directors and the Executive Board have complied with the provisions of law and the Company's Charter.

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

The Board of Supervisors regularly attends regular meetings of the Board of Directors and monthly meetings of the Executive Board. The Board of Supervisors is provided with information and documents on the management, operation and business activities of the Company to serve the Board of Supervisors' control.

The Board of Supervisors has closely coordinated with the Board of Directors and the Executive Board in performing assigned functions and tasks, and in coordinating the Company's supervision and auditing activities. Through control and auditing activities, the Board of Supervisors has provided opinions and recommendations to the Board of Directors and the Executive Board on measures to strengthen control, minimize risks, ensure compliance with legal regulations, the Company's Charter and internal regulations, contributing to improving the quality, efficiency and safety of the Company's operations.

5. Other activities of the Board of Supervisors:

In the first 6 months of 2025, the Board of Supervisors directed the Internal Audit Department (Internal Audit Department) to conduct 5 audits, in which the Internal Audit Department audited the Company's key activities such as the 2024 financial statements; anti-money laundering activities, consumer lending product deployment activities at the Digital Lending Business Center (DLC); lending product operations according to limits, information technology activities. Through internal audit activities during the year, the Internal Audit Department conducted independent and objective reviews and assessments of the internal control system; independently assessed the appropriateness and compliance with regulations, internal policies, procedures and processes established in the Company; made recommendations to improve the effectiveness of systems, processes and regulations, contributing to ensuring the Company's safe, effective and legal operations. The Board of Supervisors and the Internal Audit Department have proactively monitored and urged units within the Company to implement audit recommendations.

IV. Board of Management

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment	Date of dismissal
1	Ho Minh Tam	04/08/1978	Master of Business Administration	15/03/2017	
2	Tran Viet Phuong	20/12/1978	PhD in Business and Management	13/01/2025	31/03/2025
3	Le Huu Son	02/04/1977	Bachelor of Mathematics and Computer Science	01/04/2025	
4	Do Trong Diep	20/10/1981	Bachelor of Business Administration	15/01/2025	
5	Nguyen Hoai Nam	14/05/1980	Bachelor of Architecture	15/01/2025	
6	Le Huu Toan	16/10/1984	Bachelor of Information Technology	01/04/2025	
7	Huynh Le Khanh	02/06/1975	Master of Business Administration	03/05/2017	05/05/2025

V. Chief Accountant

Full name	Date of birth	Qualification	Date of appointment	Date of dismissal
Pham Thi Minh Van	20/11/1983	Master of Finance and Banking	01/10/2024	17/01/2025
Vo Thi Phuong Thao	10/11/1981	Bachelor of Business Administration	17/01/2025	

VI. Training courses on corporate governance:

Training courses and seminars on governance that members of the Board of Directors, members of the Board of Supervisors, and the Company's Executive Board have participated in:

- Conference "Summary of credit information activities in 2024 and deployment of tasks in 2025";
- Workshop on "Risk Management";
- Seminar on "Implementation of Decree No. 94/2025/ND-CP regulating the controlled testing mechanism in the Banking sector";
- Conference "Review of banking activities in the first 6 months of the year and deployment of tasks for the last 6 months of 2025";
- Seminar on "Promoting the implementation of the Banking Industry Action Plan to implement the national strategy on green growth for the period 2021-2030 and the Launching Ceremony of the Handbook on environmental and social risk management system in credit activities";
- Workshop on "Prospects of Vietnamese banks credit rating and the path towards sustainable finance";
- Workshop "Identifying, investigating and detecting the financing of proliferation of weapons of mass destruction";
- Training program on "data-driven retail banking operations";
- Training on "Anti-Money Laundering".

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

Name of organization /individual	Securities trading account (if any)	Position at the Company (if any)	NSH No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reason	Relationship with the Company
Nguyen Duc Phuong	068C600017	Chairman of the Board of Directors	001079053617	No. 83 Nguyen Luong Bang, Dong Da Ward, Hanoi	23/04/2018			Internal person

Name of organization /individual	Securities trading account (if any)	Position at the Company (if any)	NSH No.*, date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reason	Relationship with the Company
Nguyen Lan Trung Anh	068C017076	Board Member	001088041933	10 Nguyen Thuong Hien, Hai Ba Trung Ward, Hanoi	23/04/2018			Internal person
Luu Cong Toai		Independent Board Member	079086013392	150 De Tham, Ben Thanh Ward, Ho Chi Minh City	27/04/2023			Internal person
Nguyen Duc Huynh	068C717540	Board Member	034077014875	A106 Botanic Towers Building, Duc Nhuan Ward, Ho Chi Minh City	28/04/2021			Internal person
Ho Minh Tam	058C841978	Member of Board of Directors and General Director	079078010203	27/3 Le Truc, Gia Dinh Ward, Ho Chi Minh City	15/03/2017			Internal person
Dang Ngoc Thao Uyen	005CXD5394	Board of Supervisors	056185000340	10/29 Dang Van Ngu, Phu Nhuan Ward, Ho Chi Minh City	19/04/2024			Internal person
Bui Thi Nhat Linh		Head of Supervisory Board	001187025567	No. 9, Lane 2, Hoang Dieu, Ha Dong Ward, Hanoi	10/01/2025		Appoint	Internal person
Nguyen Thi Thuy Trang		Board of Supervisors	019197008110	Group 2, Gia Sang Ward, Thai Nguyen City	10/01/2025		Appoint	Internal person
Do Trong Diep		Deputy General Manager	037081000884	163 Street 48, Ward 6, Hiep Binh Ward, Ho Chi Minh City	15/01/2025		Appoint	Internal person
Le Huu Son	068C063338	Deputy General Manager	040077000186	NV 22 – 22, Nghia Do New Urban Area, Hoang 24 Residential Group, Nghia Do Ward, Hanoi.	01/04/2025		Appoint	Internal person
Le Huu Toan	068C068558	Deputy General Manager	040084001272	207, Building CT3a, New Urban Area Co Nhue 1, Nghia Do Ward, Hanoi	01/04/2025		Appoint	Internal person
Nguyen Hoai Nam	068C088126	Deputy General Manager	001080035668	1/3 Alley 42 Tran Cung, Nghia Do Ward, Hanoi	15/01/2025		Appoint	Internal person
Vo Thi Phuong Thao	068C039388	Chief Accountant	019181009856	No. 34, Alley 123, Hoang Quoc Viet, Group 2, Nghia Do Ward, Hanoi	17/01/2025		Appoint	Internal person
Nguyen Dang Thanh	068C619207	Corporate governance officer	001080021521	2 Alley 14/31, Lang Fortress, Lang Ward, Hanoi	17/02/2023			Internal person
Vietnam Cement Corporation			0100106320	228 Le Duan, Van Mieu - Quoc Tu Giam Ward, Hanoi	02/06/2008			Major shareholder

<i>Name of organization /individual</i>	<i>Securities trading account (if any)</i>	<i>Position at the Company (if any)</i>	<i>NSH No. *, date of issue, place of issue</i>	<i>Address</i>	<i>Time of starting to be affiliated person</i>	<i>Time of ending to be affiliated person</i>	<i>Reason</i>	<i>Relationship with the Company</i>
Med-Aid Cong Minh Joint Stock Company			0104256969	No. 2, Lane 10A, Nguyen Thi Dinh Street, Hanoi				Companies in which VietCredit has contributed equity capital
Thong Nhat Sheet Steel Joint Stock Company			3500820408	Phu My 1 Industrial Park, Phu My Ward, Ho Chi Minh City				Companies in which VietCredit has contributed equity capital

2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons

a. Transactions between the Company and its affiliated persons

<i>affiliated persons</i>	Transactions	June 30, 2025 Income/Expenses (Unit : million VND)
Board of Directors, Executive Board, Supervisory Board	Board member remuneration	1,415
	Compensation of Executive Board members	4,497
	Remuneration of Board of Supervisors members	753
Companies that are related parties of insiders (Vega Fintech Investment Joint Stock Company, VAM Investment Joint Stock Company, Waka E-Book Joint Stock Company, Amber Fintech Joint Stock Company, Vega Media Joint Stock Company, Bach Minh Joint Stock Company, Vega Games Joint Stock Company)	Interest expense on deposits	5,659
	Interest expense for issued CCTG	1,776
	Service costs	3,367

b. Balances with affiliated persons:

<i>Affiliated persons</i>	Transactions	June 30, 2025 Assets/Liabilities
Companies that are related to insiders (Vega Fintech	Payable on domestic customer term deposits	248,500

Investment Joint Stock Company, VAM Investment Joint Stock Company, Waka E-Book Joint Stock Company, Amber Fintech Joint Stock Company, Vega Media Joint Stock Company, Bach Minh Joint Stock Company, Vega Games Joint Stock Company)	Must return Valuable Papers in VND	42,000
	Interest payable on deposits	5,281
	Interest payable to CCTG	87
	Service charge required	1,977

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:

Related parties	Transactions	June 30, 2025 Assets/Liabilities Unit: milion VND
Subsidiary of major shareholder (Hai Phong Cement Transport Trading Service Joint Stock Company)	Ship business receivables	153
Med-Aid Cong Minh Joint Stock Company; Thong Nhat Sheet Steel Joint Stock Company (Company with equity capital contribution)	Investment capital	14,509
	Must collect capital arrangement and guarantee consulting fees	150

4. Transactions between the Company and other objects

- 4.1. Transactions between the Company and companies in which members of the Board of Directors, members of the Board of Supervisors, Directors (General Directors) and other managers have been and are founding members or members of the Board of Directors, Directors (General Directors) in the past 3 years (as of the time of reporting): None
- 4.2. Transactions between the company and companies in which related persons of members of the Board of Directors, members of the Board of Supervisors, Directors (General Directors) and other managers are members of the Board of Directors, Executive Directors (General Directors): None
- 4.3. Other transactions of the company (if any) that may bring material or immaterial benefits to members of the 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

1. The list of internal persons and their affiliated persons

No.	Name	Securities trading account	Position at the Company	Relationship	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
1	Nguyen Duc Phuong	068C600017	Chairman of the Board of Directors		001079053617	No. 83 Nguyen Luong Bang, Dong Da Ward, Hanoi	3,109,215	3.41%
1.1	Nguyen Duc Chung		-	Father	001049001190		0	0%
1.2	Pham Thi Ngoc Uyen		-	Mother	001152007275		0	0%
1.3	Nguyen Ai Linh		-	Wife	001180003277		560,000	0.61%
1.4	Nguyen Phuong Minh		-	Daughter	001306012658		0	0%
1.5	Nguyen Phuong Nhi		-	Daughter	Not yet		0	0%
1.6	Nguyen Duc Minh		-	Son	Not yet		0	0%
1.7	Nguyen Duc Cau		-	Younger brother	012056628		0	0%
1.8	Hoang Cam Chau		-	sister in law	001182005249		0	0%
1.9	Nguyen Duc Thanh		-	Younger brother	001084004957		0	0%
1.10	Trinh Bao Ngoc		-	sister in law	001184042889		0	0%
1.11	Nguyen Duc Ai		-	father in law	040050006213		0	0%
1.12	Tran Minh Hien		-	Mother in law	019151000015		0	0%
2	Ho Minh Tam	058C841978	Member of BOD and CEO		079078010203	27/3 Le Truc, Gia Dinh Ward, Ho Chi Minh City	577,000	0.63%
2.1	Nguyen Thi Thanh Hoa		-	Wife	034178022077		1,718,900	1.89%
2.2	Ho Thanh Vi		-	Daughter			0	0%
2.3	Ho Thanh Mai		-	Daughter			0	0%
2.4	Ho Thieu Hung		-	Father	089043004095		0	0%
2.5	Pham Kim Yen		-	Mother	096141003607		0	0%
2.6	Ho Minh Tri		-	brother	079076015986		0	0%
2.7	Nguyen Le Phuong Thuy		-	Sister in law	079174014483		0	0%
2.8	Nguyen Van Viet		-	father in law	034047001989		0	0%
2.9	Nguyen Thi Gai		-	Mother in law	034156013084		0	0%
3	Nguyen Lan Trung Anh	068C017076	Non-executive Board Member		001088041933	10 Nguyen Thuong Hien, Hai Ba Trung Ward, Hanoi	117,000	0.13%
3.1	Nguyen Lan Trung		-	Father	001055008794		0	0%
3.2	Dang Bich Nga		-	Mother	001155009240		0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
3.3	Tran Thi Kim Ha		-	Wife	056189002263		0	0%
3.4	Nguyen Ha Trang		-	Daughter	Not yet		0	0%
3.5	Nguyen Lan Gia Hung		-	Son	Not yet			
3.6	Nguyen Ngoc Luu Ly		-	Sister	001181021650		0	0%
3.7	Tran Ngoc Minh		-	brother in law	001081000261		0	0%
3.8	Tran Van Hai		-	father in law	056065001242		0	0%
3.9	Phan Thi Tuyet Hang		-	Mother in law	056167001551		0	0%
3.10	Phoenix Holdings Limited		-	Internal person is General Director	0313478179		0	0%
3.11	Gro Holdings Joint Stock Company		-	Internal person is a Member of the Board of Directors	0316226620		0	0%
3.12	VietCap Securities Joint Stock Company		-	Internal person is a Member of the Board of Directors	0305299779		0	0%
3.13	First Ai Holdings Joint Stock Company		-	Internal person is a Member of the Board of Directors	0317271288		0	0%
3.14	Seven System Vietnam Joint Stock Company		-	Internal person is a Member of the Board of Directors	0313330856		0	0%
3.15	Timo Vietnam Joint Stock Company		-	Internal person is a Member of the Board of Directors	0313193007		0	0%
3.16	Hoa High-Tech Agriculture and Forestry Company Limited		-	The mother-in-law of an Internal person is a Member contributing more than 10% of the charter capital.	4201894964		0	0%
3.17	Garden Square Real Estate Joint Stock Company		-	The Internal person's wife is the Chairwoman of the Board of Directors and is also the Owner of more than 10% of the charter capital.	0316894057		0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
3.18	Phu Quoc Tran Thai Joint Stock Company		-	Internal person's Wife is the Chairman of the Board of Directors	1701736840		0	0%
4	Mr. Nguyen Duc Huynh	068C717540	Non-executive Board Member		034077014875	A106 Botanic Towers Building, Duc Nhuan Ward, Ho Chi Minh City	20,000	0.02%
4.1	Nguyen Van Luu		-	Father	034053000034		0	0%
4.2	Vu Thi Hien		-	Mother	034155002615		0	0%
4.3	Do not have		-	Wife				
4.4	Nguyen Duc Anh		-	Son	001202023342		0	0%
4.5	Nguyen Duc Minh		-	Son	001207062071		0	0%
4.6	Nguyen Thi Hoai Anh		-	Younger sister	034183007515		0	0%
4.7	Le Trieu Dung		-	brother in law	022078002778		0	0%
5	Luu Cong Toai		Independent Board Member		079086013392		650,000	0.71 %
5.1	Nguyễn Hoàng Phương Anh		-	Wife	079186026895		1.105	0.001%
5.2	Nguyễn Lưu Hà An		-	Daughter			0	0%
5.3	Lưu Hiệp		-	Father	Lost			
5.4	Điêu Thị Sên		-	Mother	094141000101		0	0%
5.5	Nguyễn Văn Quang		-	father in law	Lost			
5.6	Nguyễn Thị Hoàng Trúc		-	Mother in law	034156013084		0	0%
5.7	Lưu Công Thành		-	brother	079069012938		0	0%
5.8	Nguyễn Thị Mỹ Tú		-	Sister in law	092177004269		0	0%
5.9	Lưu Công Tài		-	brother	079077004625		0	0%
5.10	Đặng Thị Linh		-	Sister in law	079183014996		0	0%
5.11	Lưu Thị Mỹ Dung		-	Sister	US nationality		0	0%
5.12	Lưu Kim Ngân		-	Sister	079172020468		0	0%
5.13	Ngô Đình Thanh Hoài		-	brother in law	06007001247		0	0%
5.14	Lưu Ngân Tâm		-	Sister	079173022634		0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
5.15	Võ Sĩ Pari		-	brother in law	001073024789		0	0%
6	Dang Ngoc Thao Uyen	005CXD5394	Board of Supervisors		056185000340	10/29 Dang Van Ngu, Phu Nhuan Ward, Ho Chi Minh City	2,720,603	2.98%
6.1	Nguyen Thanh Tu		-	Husband	079083017006		232,754	0.26%
6.2	Nguyen Hoang Lam		-	Son	Not yet		0	0%
6.3	Nguyen Hoang Uyen Lam		-	Daughter	Not yet		0	0%
6.4	Dang Ngoc Thao		-	Dad	054061000486		0	0%
6.5	Pham Thi Thu Thao		-	Mom	056164005274		0	0%
6.6	Dang Ngoc Bao Quang		-	younger brother	056087009161		0	0%
6.7	Dang Ngoc Thao Ngan		-	younger brother	056193012701		0	0%
6.8	Nguyen Van Dat		-	father in law	079053006585		0	0%
6.9	Tran Thi Lieu		-	Mother in law	079151002589		0	0%
7	Bui Thi Nhat Linh	009C145874	Head of Supervisory Board		001187025567	No. 9, Lane 2, Hoang Dieu, Quang Trung Ward, Ha Dong District, Hanoi	0	0%
7.1	Nguyen Viet Ba		-	Husband	001082029985		0	0%
7.2	Bui Thanh Trung		-	Father	034059006541		0	0%
7.3	Khuat Thi Ly		-	Mother	001158001398		0	0%
7.4	Nguyen San		-	father in law	Lost		0	0%
7.5	Nguyen Thi Lien		-	Mother in law	001150013983		0	0%
7.6	Nguyen Diep Chi		-	Daughter	001316031254		0	0%
7.7	Nguyen Hai Dang		-	Son	001221022444		0	0%
7.8	Bui Thanh Nam		-	younger brother	01092002075		0	0%
7.9	Nguyen Thi Thu Trang		-	Sister-in-law	001196014708		0	0%
7.10	Green Sun Books and Stationery Trading Service Company Limited		-	Husband of Internal person is a Shareholder of more than 10% of charter capital	0110296173		0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
8	Nguyen Thi Thuy Trang		Board of Supervisors		019197008110	Group 2, Gia Sang Ward, Thai Nguyen City	0	0%
8.1	Nguyen Van Ha		-	Father	019072014475		0	0%
8.2	Nguyen Thi Hong Nghien		-	Mother	019174002173		0	0%
8.3	Nguyen Hoai Anh		-	younger brother	019306002018		0	0%
8.4	Pham Van Hong		-	Husband	031096005182		0	0%
8.5	Pham Van Dung		-	father in law	031066004865		0	0%
8.6	Hoang Thi Dinh		-	Mother in law	034167004285		0	0%
9	Do Trong Diep		Deputy General Manager		037081000884	163 Street 48, Ward 6, Hiep Binh Ward, Ho Chi Minh City	0	0%
9.1	Pham Thi Tra My		-	Wife	046188000056		0	0%
9.2	Do Pham Nha Uyen		-	Daughter	Young		0	0%
9.3	Do Manh Tien		-	Father	Lost		0	0%
9.4	Nguyen Thi Cuc		-	Mother	037156001054		0	0%
9.5	Do Trong Dien		-	Younger brother	037083005953		0	0%
9.6	Do Minh Duc		-	Younger brother	037086003380		0	0%
9.7	Nguyen Thi Duong		-	Mother in law	040168036613		0	0%
9.8	Pham Hong Dien		-	father in law	Lost		0	0%
10	Le Huu Son	068C063338	Permanent Deputy General Director		040077000186	NV 22 – 22, Nghia Do New Urban Area, Hoang 24 Residential Group, Nghia Do Ward, Hanoi.	3,502,284	3.84%
10.1	Le Thi Hong Anh		-	Wife	033176015183		0	0%
10.2	Le Huu Lam		-	Father	040049005949		0	0%
10.3	Nguyen Thi Ha		-	Mother	04015500881		0	0%
10.4			-	father in law	Lost		0	0%
10.5	Vu Thi Nhan		-	Mother in law	030153013127		0	0%
10.6	Le Ha Ngan		-	Daughter	001303015730		0	0%
10.7	Le Huu Khanh		-	Son	001206091983		0	0%
10.8	Le Huu Toan	068C068558	Deputy General Manager	younger brother	040084001272	207, Building CT3a, New Urban Area Co Nhue 1, Nghia Do Ward, Hanoi	875,977	0.96%
10.9	Le Huu Phi		-	younger brother	040080007789		0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
10.10	Le Huu Song	068C099188	Head of Appraisal and Approval Department	younger brother	040082029298		4,244,635	4.66%
10.12	Nguyen Thi Minh Hanh		-	sister in law	040183034654		0	0%
10.13	Nguyen Thu Dung		-	sister in law	037184003242		0	0%
10.14	VAM Investment Joint Stock Company		-	Companies in which Internal persons own more than 10% of charter capital	0109662393	11th Floor, Hoa Binh International Office Tower, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	0	0%
10.15	Vega Fintech Investment Joint Stock Company		-	Companies in which Internal persons own more than 10% of charter capital and authorize Internal persons to represent capital contributions and shares. Company where the related person of the Internal person is the chairman of the board of directors	0107815397	6th Floor, Hoa Binh International Office Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	0	0%
10.16	Bach Minh Joint Stock Company		-	Companies in which Internal persons own more than 10% of charter capital and authorize Internal persons to represent capital contributions and shares. The company whose related person is the chairman of the board of directors or the director of the company	0101380911	Room 804, 8th floor, VET building, 98 Hoang Quoc Viet street, Nghia Do ward, Hanoi	0	0%
10.17	Golf Vegas Media Services Joint Stock Company		-	Companies in which Internal persons own more than 10% of charter capital and authorize Internal persons to represent capital contributions and shares	0316840100	C2/A7 Tien Giang, Ward 2, Tan Binh District, Ho Chi Minh City, Vietnam	0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
10.18	Vega Game Joint Stock Company		-	Companies in which Internal persons own 10% or more of the charter capital. The company whose related person is the chairman of the board of directors or the director of the company	0106248681	3rd Floor, Hoa Binh Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	0	0%
10.19	Vega Media Joint Stock Company		-	The company authorizes the representative of capital contribution and shares for Internal persons. The company whose related person is the chairman of the board of directors or the director of the company	0105011591	Room 803, 8th floor, VET building, 98 Hoang Quoc Viet street, Nghia Do ward, Hanoi	0	0%
10.20	Vega Midway Joint Stock Company		-	Company in which the related person of the Internal person is the chairman of the board of directors	0318448516	C2/A7 Tien Giang, Ward 2, Tan Binh District, Ho Chi Minh City, Vietnam	0	0%
10.21	Amber Fintech Joint Stock Company		-	Company in which the related person of the Internal person is the chairman of the board of directors	0109227961	4th Floor, VET Building, 98 Hoang Quoc Viet Street, Nghia Do Ward, Cau Giay District, Hanoi City, Vietnam	0	0%
11	Le Huu Toan	068C068558	Deputy General Manager		040084001272	207, Building CT3a, New Urban Area Co Nhue 1, Nghia Do Ward, Hanoi	875,977	0.96%
11.1	Nguyen Thu Dung		-	Wife	037184003242		0	0%
11.2	Le Huu Lam		-	Father	040049005949		0	0%
11.3	Nguyen Thi Ha		-	Mother	04015500881		0	0%
11.4	Nguyen Van Bac		-	father in law	037060000648		0	0%
11.5	Nguyen Thi Dao		-	Mother in law	037163004385		0	0%
11.6	Le Ha Trang		-	Daughter	001309053745		0	0%
11.7	Le Huu Minh		-	Son	001215064886		0	0%
11.8	Le Huu Son	068C063338	Deputy General Manager	brother	040077000186		3,502,284	3.84%

No.	Name	Securities trading account	Position at the Company	Relationship	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
11.9	Le Huu Phi		-	brother	040080007789		0	0%
11.10	Le Huu Song	068C099188	Head of Appraisal and Approval Department	brother	040082029298		4,244,635	4.66%
11.11	Le Van Thanh		-	brother in law	040086001141		0	0%
11.12	Nguyen Van Hao		-	brother in law	037087005948		0	0%
11.13	Hoang Van Sang		-	brother in law	038095004779		0	0%
11.14	Nguyen Thi Minh Hanh		-	Sister in law	040183034654		0	0%
11.15	Le Thi Hong Anh		-	Sister in law	033176015183		0	0%
11.16	Vega Media Joint Stock Company		-	The company in which the related person of the Internal person is the chairman of the board of directors, director of the company	0105011591	Room 803, 8th floor, VET building, No. 98, Hoang Quoc Viet street, Nghia Do ward, Cau Giay district, Hanoi city, Vietnam	0	0%
11.17	Bach Minh Joint Stock Company		-	The company in which the related person of the Internal person is the chairman of the board of directors, director of the company. Companies in which related persons of Internal persons own 50% or more of the charter capital	0101380911	Room 804, 8th floor, VET building, 98 Hoang Quoc Viet street, Nghia Do ward, Cau Giay district, Hanoi city, Vietnam	0	0%
11.18	Vega Game Joint Stock Company		-	The company in which the related person of the Internal person is the chairman of the board of directors, director of the company	0106248681	3rd Floor, Hoa Binh Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Cau Giay District, Hanoi City, Vietnam	0	0%
11.19	Vega Midway Joint Stock Company		-	Company where the related person of the Internal person is the chairman of the board of directors	0318448516	C2/A7 Tien Giang, Ward 2, Tan Binh District, Ho Chi Minh City, Vietnam	0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
11.20	Vega Fintech Investment Joint Stock Company		-	Company in which the related person of the Internal person is the chairman of the board of directors	0107815397	6th Floor, Hoa Binh International Office Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Cau Giay District, Hanoi City, Vietnam	0	0%
11.21	Amber Fintech Joint Stock Company		-	Company in which the related person of the Internal person is the chairman of the board of directors	0109227961	4th Floor, VET Building, 98 Hoang Quoc Viet Street, Nghia Do Ward, Cau Giay District, Hanoi City, Vietnam	0	0%
12	Nguyen Hoai Nam	068C088126	Deputy General Manager		001080035668	1/3 Alley 42 Tran Cung, Nghia Do Ward, Hanoi	2,997,079	3.29%
12.1	Huynh Thanh Ha		-	Wife	079185036310		0	0%
12.2	Nguyen Van Thong		-	Father	030046000052		0	0%
12.3	Phan Phuong Lien		-	Mother	040153002481		0	0%
12.4	Huynh Van Toi		-	father in law	079056008845		0	0%
12.5	Huynh Thi Toi		-	Mother in law	072155000174		0	0%
12.6	Nguyen Chi An		-	Daughter	079313041561		0	0%
12.7	Nguyen Phuong Nga		-	younger brother	01182009371		0	0%
12.8	Cao Giang Nam		-	brother in law	01082027966		0	0%
13	Vo Thi Phuong Thao	068C039388	Chief Accountant		019181009856	No. 34, Alley 123, Hoang Quoc Viet, Group 2, Nghia Do Ward, Hanoi	3,720,084	4.08%
13.1	Tran Huu Quang		-	Husband	001078022718		0	0%
13.2	Vo Van The		-	Father	001057030077		0	0%
13.3			-	Mother	Lost		0	0%
13.4	Tran Huu Diem		-	father in law	042039000101		0	0%
13.5	Phan Thi Minh Hiep		-	Mother in law	042144000027		0	0%
13.6	Tran Thi Thao Linh		-	Daughter	001305012426		0	0%
13.7	Tran Huu Quang Minh		-	Son	001210044179		0	0%
13.8	Vo Duc Manh		-	brother			0	0%
13.9	Vo Quang Huy		-	younger brother	019088000006		16,550	0.02%
13.10	Tran Thi Ngoc Linh		-	sister in law	019193008417		0	0%

No.	Name	Securities trading account	Position at the Company	Relationship	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
13.11	VAM Investment Joint Stock Company		-	Companies where Internal persons are members of the board of directors	0109662393	11th Floor, Hoa Binh International Office Tower, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	0	0%
13.12	Waka E-Book Joint Stock Company		-	Companies where Internal persons are members of the board of directors	0108796796	6th Floor, Hoa Binh International Office Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	0	0%
13.13	Vega Fintech Investment Joint Stock Company		-	Companies in which Internal persons own more than 10% of charter capital	0107815397	6th Floor, Hoa Binh International Office Building, No. 106 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi	0	0%
13.14	Vega Media Joint Stock Company		-	Companies where Internal persons are members of the board of directors	0105011591	Room 803, 8th floor, VET building, 98 Hoang Quoc Viet street, Nghia Do ward, Hanoi	0	0%
14	Nguyen Dang Thanh	068C619207	Corporate governance officer		001080021521	2 Alley 14/31, Lang Fortress, Lang Ward, Hanoi	0	0%
14.1	Nguyen Dang Truong		-	Son	001206003537		0	0%
14.2	Nguyen Bao Tram		-	Daughter	001308056706		0	0%
14.3	Nguyen Dang Truong Thinh		-	Father	024049004949		0	0%
14.4	Nguyen Thi Dan		-	Mother	001155006519		0	0%
14.5	Nguyen Dang Thanh		-	younger brother	001083026980		0	0%

2. Transactions of internal persons and affiliated persons with shares of the Company:

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Proportion	Number of shares	Proportion	
1	Le Huu Son	Internal person	3,502,284	3.84%	3,502,284	3.84%	
1.1	Le Huu Song	younger brother	4,244,635	4.66%	4,244,635	4.66%	
1.2	Le Huu Toan	younger brother	266,740	0.29%	875,977	0.96%	Buy
2	Le Huu Toan	Internal person	266,740	0.29%	875,977	0.96%	Buy
2.1	Le Huu Son	brother	3,502,284	3.84%	3,502,284	3.84%	
2.2	Le Huu Song	brother	4,244,635	4.66%	4,244,635	4.66%	

3	Vo Thi Phuong Thao	Internal person	3,720,084	4.08%	3,720,084	4.08%	
3.1	Vo Quang Huy	younger brother	4,300	0.005%	16,550	0.03%	Buy
4	Nguyen Hoai Nam	Internal person	2,997,079	3.29%	2,997,079	3.29%	
5	Nguyen Duc Huynh	Internal person	0	0	20,000	0.022%	Buy

IX. Other significant issues: None

ON BEHALF OF THE BOARD OF DIRECTORS
Chairman of the Board of Directors

Recipient:

- State Securities Commission
- Hanoi Stock Exchange
- Board of Directors, Board of Supervisors
- Stored in the office and Board of Directors



Nguyen Duc Phuong