

REPORT ON CORPORATE GOVERNANCE

For the first 06 months of 2025

To: - *The State Securities Commission*
- *Ha Noi Stock Exchange*

- Name of company: **Bac A Commercial Joint Stock Bank**
- Address of Head office: 117 Quang Trung Street, Quang Trung Ward, Vinh City, Nghe An Province (now: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province).
- Telephone: 0238.3844277
- Fax: 0238.3841757
- Email: bacabank_congbothongtin@baca-bank.vn
- Charter capital as at 30/06/2025: VND 9,580,218,430,000
- Stock symbol: BAB
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors and Board of Management.
- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders

BAC A BANK successfully held the Annual General Meeting of Shareholders and approved the corresponding Resolution on April 19th, 2025.

| No. | Resolution/Decision No. | Date | Content |
|-----|-------------------------|------------|---|
| 1 | 02/2025/NQ - ĐHĐCĐ | 19/04/2025 | Resolution of the 2025 Annual General Meeting of Shareholders |

II. Board of Directors

1. Information about the Board of Directors:

Information about the Board of Directors as at 30/06/2025 is as follows:

| No. | Board of Directors | Position | The date becoming/ceasing to be the Board of Directors | |
|-----|----------------------|-----------------------------------|--|-------------------|
| | | | Date of appointment/ re-appointment (*) | Date of dismissal |
| 1 | Ms. Tran Thi Thoang | Chairwoman | 27/04/2024 | |
| 2 | Ms. Thai Huong | Vice chairwoman, General Director | 27/04/2024 | |
| 3 | Mr. Vo Van Quang | Member, Deputy General Director | 27/04/2024 | |
| 4 | Mr. Dang Thai Nguyen | Member | 27/04/2024 | |
| 5 | Ms. Hoang Hong Hanh | Independent member | 27/04/2024 | |

(*) The Board of Directors has been appointed/reappointed according to Resolution No. 02/2024/NQ-ĐHĐCĐ dated 27 April 2024 of the 2024 Annual General Meeting of Shareholders effective from 27 April 2024 and Decision No. 67/2024/QĐ-HĐQT dated 27 April 2024 of the Board of Directors on the election of positions of the Board of Directors' members for the term 2024 - 2029 effective from 27 April 2024.

2. Meetings of the Board of Directors

In the first 06 months of 2025, the Board of Directors conducted 54 meetings (including in-person meetings and written consultations) with the following attendance rates:

| No. | Board of Directors | Meeting attendance | Attendance rate | Reasons for absence |
|-----|----------------------|--------------------|-----------------|---------------------|
| 1 | Ms. Tran Thi Thoang | 54 | 100% | |
| 2 | Ms. Thai Huong | 54 | 100% | |
| 3 | Mr. Vo Van Quang | 54 | 100% | |
| 4 | Mr. Dang Thai Nguyen | 54 | 100% | |
| 5 | Ms. Hoang Hong Hanh | 54 | 100% | |

3. Supervisory activities of the Board of Directors over the Board of Management

The Board of Directors supervises the activities of the Board of Management in accordance with applicable laws, the Bank's Charter and Regulations on Governance and Management of BAC A BANK. In addition, the Board of Directors directs and coordinates with the Board of Management to implement resolutions and assignments of the General Meeting of Shareholders.

The Board of Directors regularly monitors the Board of Management by organizing meetings. The General Director attends all meetings and reports on all aspects of BAC A BANK's operations as well as the Bank's business plans for the next period. The Board of

Management also submits key proposals and strategic initiatives to the Board of Directors for timely decision-making or delegated execution.

Furthermore, the Board of Directors oversees the Bank's activities and related risks by reviewing reports from the Board of Supervisors and the Internal Audit Division, thereby maintaining consistent and thorough supervision of the Bank's operations.

4. Activities of the Board of Directors' committees

As at 30/06/2025, The Board of Directors' committees include: Risk Management Committee and Human Resources Committee.

4.1. Risk Management Committee

Risk Management Committee operates under the *"Regulations on the organization and operation of the Risk Management Committee"* issued by the Board of Directors on 30/06/2021 and subsequent amendments and supplements. The Committee has effectively fulfilled its assigned responsibilities and advised the Board of Directors on supervising the General Director in the development and implementation of the risk management policy, as well as addressing existing issues and limitations in line with recommendations from the State Bank of Vietnam, independent auditing firms, and other regulatory authorities.

The Committee also reviews, evaluates and makes recommendations for the Board of Directors to issue, amend or supplement regulations and policies related to risk management within the scope of the Board of Directors' authority, in accordance with applicable laws and the Bank's Charter.

The Committee is also authorized to participate in meetings of the Board of Management, and may request the cooperation of the Board of Management, Internal Audit Division, and relevant individuals and units within BAC A BANK to provide information, documents, data, and to perform other related tasks necessary to fulfill its assigned functions and duties.

4.2. Human Resources Committee

Human Resources Committee operates under the *"Regulations on the organization and operation of the Human Resources Committee"* issued by the Board of Directors on 28/09/2021. Human Resources Committee is responsible for recommending management personnel, as well as the quantity and personnel structure of the Board of Directors in alignment with the Bank's operational scale and development orientation. In addition, the Committee advises the Board of Directors on resolving issues related to the election, appointment, dismissal and removal of the Board of Directors' members, Board of Supervisors' members, Board of Management's members, Chief Accountant and other positions in accordance with applicable laws and the Bank's Charter.

Human Resources Committee researches and advises the Board of Directors on approval of internal regulations within the Board of Directors' authority including: policies on salary, remuneration, bonuses, recruitment and training, as well as other preferential policies for the Bank's Executives and employees. These efforts ensure that the Bank's

human resource policies remain competitive compared to other banks of similar scale and are responsive to current market conditions.

5. Resolutions/Decisions of the Board of Directors

Resolutions/Decisions approved by the Board of Directors in the first 06 months of 2025 are detailed in **Appendix 1** attached to this document.

III. Board of Supervisors

1. Information about the Board of Supervisors

Information about the Board of Supervisors' members as at 30/06/2025 is as follows:

| No. | Board of Supervisors | Position | Date of appointment/ re-appointment (*) | The date no longer member of BOS | Qualification |
|-----|------------------------|--|---|---|-------------------|
| 1 | Mr. Pham Hong Cong | Head of Board of Supervisors (Full-time) | 27/04/2024 | | Bachelor's degree |
| 2 | Ms. Tran Thi Khanh Chi | Full-time member | 27/04/2024 | | Bachelor's degree |
| 3 | Ms. Nguyen Thanh Thuy | Part-time member | 27/04/2024 | | Master's degree |

(*) The Board of Supervisors has been appointed/reappointed according to Resolution No. 02/2024/NQ-ĐHĐCĐ dated 27 April 2024 of the 2024 Annual General Meeting of Shareholders effective from 27 April 2024 and Decision No. 10/2024/QĐ-BKS dated 27 April 2024 of the Board of Supervisors on approving the election results of the positions of the Board of Supervisors' members for the term 2024 - 2029 of BAC A BANK effective from 27 April 2024.

2. Meetings of the Board of Supervisors

In the first 06 months of 2025, the Board of Supervisors held 02 meetings with the attendance rates and voting rates being 100%, details as follows:

| No. | Board of Supervisors | Meeting attendance | Attendance rate | Voting rate | Reasons for absence |
|-----|------------------------|--------------------|-----------------|-------------|---------------------|
| 1 | Mr. Pham Hong Cong | 02 | 100% | 100% | |
| 2 | Ms. Tran Thi Khanh Chi | 02 | 100% | 100% | |
| 3 | Ms. Nguyen Thanh Thuy | 02 | 100% | 100% | |

In addition to organizing the above meetings, Board of Supervisors' members regularly discuss, reach agreement and make decisions on issues within their assigned functions and authority in strict compliance with applicable regulations.

3. Supervisory activities of the Board of Supervisors over the Board of Director, the Board of Management and shareholders

The Board of Supervisors has comprehensively monitored the compliance with the provisions of law and the Charter of BAC A BANK in relation to corporate governance and

operational management, particularly in the implementation of the Bank's objectives and strategic orientations for 2025 as approved by the General Meeting of Shareholders.

Based on internal supervision and audit results for the first 06 months of 2025, the Board of Supervisors acknowledged that the Board of Directors and the Board of Management had effectively exercised their assigned powers and responsibilities in accordance with legal provisions, the Bank's Charter and relevant internal regulations, demonstrating a high level of responsibility and efficiency in the management of BAC A BANK's operation.

The Board of Directors successfully organized the 2025 Annual General Meeting of Shareholders on April 19th, 2025 and directed the Board of Management to seriously organize and implement the 2025 Business Plan, as approved by the BAC A BANK's General Meeting of Shareholders in Resolution No. 02/2025/NQ-DHDCD.

Resolutions and decisions issued by the Board of Directors were pursuant to applicable laws, directives of the State Bank of Vietnam, the Bank's Charter, and were fundamentally aligned with the Resolution approved by the 2025 General Meeting of Shareholders. The Board of Directors and the Board of Management directed BAC A BANK to carry out solutions according to business orientation to achieve plan targets for the first 06 months of 2025 and enhance oversight of operational activities to ensure safety, compliance, and effectiveness.

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

In the first 06 months of 2025, the Board of Directors, the Board of Management and other managers have effectively coordinated with the Board of Supervisors in various activities and exchanged information in accordance with legal provisions and BAC A BANK's regulations, ensuring the overall benefit of the Bank's system.

The Board of Supervisors have maintained close coordination with the Board of Directors and the Board of Management in monitoring and conducting internal audit activities. The Board of Supervisors' members are provided with necessary documents and information by the Board of Directors, the Board of Management and relevant divisions to facilitate the effective execution of their supervisory duties.

Periodically, the Board of Supervisors has submitted supervision and internal audit reports to the Board of Directors and the Board of Management. In response, the Board of Directors and the Board of Management have reviewed and instructed relevant individuals and divisions to implement the recommendations and proposals of the Board of Supervisors, contributing to improve the quality, safety and efficiency of BAC A BANK's operations.

5. Other activities of the Board of Supervisors

The Board of Supervisors has implemented senior management oversight in accordance with Circular 13/2018/TT-NHNN (as amended and supplemented) on the following activities: internal audit; appraising the Bank's 2024 financial statements according to their

duties and powers in the Bank's charter; preparing, storing and updating the list of major shareholders and related persons of the Board of Directors' members, the Board of Supervisors' members, and the General Director.

IV. The Board of Management

As at 30/06/2025, the Board of Management of BAC A BANK includes the following members:

| No. | Board of Management | Date of birth | Qualification | Date of appointment/ re-appointment |
|-----|------------------------|---------------|-----------------------|--|
| 1 | Ms. Thai Huong | 12/10/1958 | Bachelor of economics | 27/12/2023 (*) |
| 2 | Mr. Dang Trung Dung | 01/06/1974 | Master of economics | 28/07/2016 (**) |
| 3 | Mr. Nguyen Trong Trung | 14/04/1966 | Bachelor of economics | 15/11/2018 (**) |
| 4 | Mr. Chu Nguyen Binh | 02/01/1977 | PhD in economics | 01/12/2008 (**) |
| 5 | Mr. Truong Vinh Loi | 30/10/1972 | Master of economics | 30/05/2008 (**) |
| 6 | Mr. Vo Van Quang | 12/07/1959 | PhD in economics | 01/06/2017 (**) |
| 7 | Mr. Nguyen Viet Hanh | 16/10/1976 | Bachelor of economics | 06/03/2016 (**) |
| 8 | Mr. Le Ngoc Hong Nhat | 10/05/1976 | Master of economics | 01/05/2016 (**) |
| 9 | Mr. Nguyen Ai Dan | 10/10/1970 | Bachelor | 01/06/2017 (**) |
| 10 | Ms. Thai Thi Nga | 29/04/1971 | Bachelor | 03/10/2023 (**) |

(*) The General Director of the Bank has been appointed according to Decision No. 165/2023/QĐ-HĐQT of the Board of Directors dated 27 December 2023 on the appointment of the General Director of BAC A BANK for the term 2024-2029.

(**) The appointment/re-appointment date of the Board of Management' members has been based on the effective date of the relevant current Decisions.

V. Chief Accountant

As at 30/06/2025, Chief Accountant of BAC A BANK is Ms. Nguyen Hong Yen.

| Full name | Date of birth | Qualification | Date of appointment |
|---------------------|---------------|-----------------------|---------------------|
| Ms. Nguyen Hong Yen | 22/10/1979 | Bachelor of economics | 16/05/2011 |

VI. Training courses on corporate governance

BAC A BANK consistently prioritizes human resource development, recognizing it as a crucial factor for the Bank's growth. The Training Center - Human Resources Division of BAC A BANK implemented training courses for leadership positions of the Bank, focusing on the main content of building and developing leadership skills and management skills from basic to advance.

The leadership training course, designed for leadership positions, focused on foundational leadership principles; interpersonal skills, core values, application of DISC behavioral analysis in management, employee motivation, and adaptive decision-making in various scenarios.

The management skills course, targeted at branch or subbranch directors and other management positions, covered topics such as foundational success factors for managers, planning and execution, and fostering an entrepreneurial mindset aligned with BAC A BANK's strategic goals. Elements of leadership were also integrated into the course content.

In recent times, the training courses on banking management have been successfully implemented by the Training Center in both online and offline forms. The quality and effectiveness of the courses have been highly appreciated. The courses' content has been innovated to suit the needs and each development stage of BAC A BANK in particular and the Vietnamese banking industry in general.

VII. The list of affiliated persons of the public company and transactions of affiliated persons of the Company with the Company

1. The list of affiliated persons of BAC A BANK

Details in **Appendix 2** attached to this document.

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

Details in **Appendix 3** attached to this document.

3. Transactions between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power

No.

4. Transactions between the Company and other objects

4.1. Transactions between the Company and the company that its members of Board of Executives, the Board of Supervisors, Director (General Director) and other managers have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting)

No.

4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO)

No.

4.3. Other transactions of the Company (if any) may bring material or non - material benefits for members of the Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers

No.

VIII. Share transactions of internal persons and their affiliated persons

1. The list of internal persons and their affiliated persons

Details in **Appendix 4** attached to this document.

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

Details in **Appendix 5** attached to this document.

IX. Other significant issues

No.

CHAIRWOMAN OF THE BOARD OF DIRECTORS

Recipients:

- *As above;*
- *Archive at Finance Department,
the Board of Directors Office*



Tran Thi Thoang

APPENDIX 01
RESOLUTIONS, DECISIONS OF THE BOARD OF DIRECTORS

For the first 06 months of 2025

(Attached to Report on corporate governance for the first 06 months of 2025)

| No. | Resolution/Decision No. | Date | Content | Approval rate |
|-----|-------------------------|------------|--|---------------|
| 1 | 02/2025/NQ- HĐQT | 02/01/2025 | Approving 2025 Business Plan | 100% |
| 2 | 04/2025/QĐ- HĐQT | 03/01/2025 | Issuing the regulations on corporate bond trading at Bac A Commercial Joint Stock Bank | 100% |
| 3 | 06/2025/QĐ- HĐQT | 06/01/2025 | Approving the plan to purchase corporate bonds on the primary market issued by Renewable Energy Company Limited | 100% |
| 4 | 09/2025/QĐ- HĐQT | 07/01/2025 | Regulating the process of submitting credit extension documents to the Board of Directors at Bac A Commercial Joint Stock Bank | 100% |
| 5 | 11/2025/QĐ- HĐQT | 08/01/2025 | Changing address without changing location of Da Nang Branch and some Transaction Offices under Da Nang Branch | 100% |
| 6 | 12/2025/QĐ- HĐQT | 08/01/2025 | Changing address without changing location of Ninh Binh Branch | 100% |
| 7 | 13/2025/QĐ- HĐQT | 08/01/2025 | Changing address without changing location of Dak Lak Branch and Buon Ma Thuat Transaction Office | 100% |
| 8 | 13A/2025/QĐ- HĐQT | 08/01/2025 | Changing address without changing location of Dong Thap Branch | |
| 9 | 15/2025/QĐ- HĐQT | 14/01/2025 | Changing address without changing location of Quang Nam Branch | 100% |
| 10 | 16/2025/QĐ- HĐQT | 14/01/2025 | Changing address without changing location of Ha Nam Branch and Kim Bang Transaction Office under Ha Nam Branch | 100% |
| 11 | 18/2025/NQ- HĐQT | 15/01/2025 | Approving the record date to exercise the right to receive the 2023 stock dividend of Bac A Commercial Joint Stock Bank | 100% |
| 12 | 20/2025/QĐ- HĐQT | 16/01/2025 | Approving credit extension to Thang Nam Raw Material Supply Company Limited | 100% |
| 13 | 22/2025/NQ- HĐQT | 17/01/2025 | Approving the policy to change Management Branch of Bac A Commercial Joint Stock Bank – Dong Anh Branch – An Khanh Transaction Office | 100% |
| 14 | 23/2025/NQ- HĐQT | 17/01/2025 | Approving the policy to change Management Branch of Bac A Commercial Joint Stock Bank – Hang Dau Branch – Yen Vien Transaction Office | 100% |
| 15 | 24/2025/QĐ- HĐQT | 17/01/2025 | Amending and supplementing some articles of the Credit Guarantee Policy of BAC A BANK with Decision No. 95/2022 dated 12/07/2022 of the Board of Directors | 100% |
| 16 | 26/2025/NQ- HĐQT | 20/01/2025 | Approving credit extension to National Power Transmission Corporation | 100% |
| 17 | 27/2025/NQ- HĐQT | 20/01/2025 | Approving credit extension to National Power Transmission Corporation | 100% |
| 18 | 28/2025/NQ- HĐQT | 20/01/2025 | Approving credit extension to National Power Transmission Corporation | 100% |
| 19 | 29/2025/QĐ- HĐQT | 21/01/2025 | Changing Management Branch and name of Yen Vien Transaction Office - Hang Dau Branch | 100% |
| 20 | 30/2025/QĐ- HĐQT | 21/01/2025 | Changing Management Branch and name of An Khanh Transaction Office - Dong Anh Branch | 100% |
| 21 | 33/2025/QĐ- HĐQT | 21/01/2025 | Approving credit extension to Dong Lam Cement Joint Stock Company | 100% |

| | | | | |
|----|------------------|------------|--|------|
| 22 | 35/2025/NQ- HĐQT | 05/02/2025 | Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Ha Nam Branch | 100% |
| 23 | 36/2025/QĐ- HĐQT | 06/02/2025 | Changing address without changing location of Kim Lien Branch | 100% |
| 24 | 37/2025/QĐ- HĐQT | 06/02/2025 | Changing address without changing location of Ba Ria Transaction Office - Vung Tau Branch | 100% |
| 25 | 38/2025/QĐ- HĐQT | 06/02/2025 | Changing address without changing location of Cat Linh Transaction Office - Thang Long Branch | 100% |
| 26 | 39/2025/QĐ- HĐQT | 06/02/2025 | Changing address without changing location of Dien Chau Transaction Office - Vinh City Branch | 100% |
| 27 | 41/2025/NQ- HĐQT | 11/02/2025 | Approving credit extension to Dong Lam Investment and Trading Joint Stock Company | 100% |
| 28 | 43/2025/NQ- HĐQT | 12/02/2025 | Approving the results of the issuance of shares to pay dividends to existing shareholders and handling of fractional shares and undistributed shares | 100% |
| 29 | 44/2025/QĐ- HĐQT | 12/02/2025 | Changing the headquarters location of Bac A Commercial Joint Stock Bank – Ha Nam Branch | 100% |
| 30 | 47/2025/NQ- HĐQT | 18/02/2025 | Amending the charter capital content in the establishment and operation license | 100% |
| 31 | 49/2025/NQ- HĐQT | 19/02/2025 | Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Nam Dinh Branch | 100% |
| 32 | 50/2025/NQ- HĐQT | 19/02/2025 | Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Dong Nai Branch | 100% |
| 33 | 51/2025/NQ- HĐQT | 19/02/2025 | Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Da Nang Branch – Dong Da Transaction Office | 100% |
| 34 | 53/2025/NQ- HĐQT | 20/02/2025 | Approving the credit extension plan for IBS Heavy Industry Joint Stock Company | 100% |
| 35 | 55/2025/NQ- HĐQT | 25/02/2025 | Organization plan of BAC A BANK's 2025 Annual General Meeting of Shareholders | 100% |
| 36 | 56/2025/QĐ- HĐQT | 25/02/2025 | Change the headquarters location of Bac A Commercial Joint Stock Bank – Nam Dinh Branch | 100% |
| 37 | 57/2025/QĐ- HĐQT | 25/02/2025 | Change the headquarters location of Bac A Commercial Joint Stock Bank – Da Nang Branch - Dong Da Transaction Office | 100% |
| 38 | 59/2025/QĐ- HĐQT | 27/02/2025 | Approving credit extension to Da Lat Milk Joint Stock Company | 100% |
| 39 | 61/2025/QĐ- HĐQT | 03/03/2025 | Amending the Charter of Bac A Commercial Joint Stock Bank | 100% |
| 40 | 63/2025/NQ- HĐQT | 04/03/2025 | Approving the credit extension to Tran Hong Quan Metallurgy Company Limited | 100% |
| 41 | 65/2025/QĐ- HĐQT | 06/03/2025 | Issuing the Guarantee Regulation at Bac A Commercial Joint Stock Bank | 100% |
| 42 | 67/2025/QĐ- HĐQT | 07/03/2025 | Approving the second amendment of the mortgage contract of rights under account contract No. 4506-DZ/s dated 04/07/2018 | 100% |
| 43 | 69/2025/QĐ- HĐQT | 14/03/2025 | Approving the plan to resell all corporate bonds to the issuing organization – Renewable Energy Company Limited | 100% |
| 44 | 71/2025/NQ- HĐQT | 20/03/2025 | Implementing the offering of 95,802,184 shares to existing shareholders according to the plan for increasing charter capital in the second phase of 2024, as approved by BAC A BANK's General Meeting of Shareholders. | 100% |
| 45 | 73/2025/QĐ- HĐQT | 21/03/2025 | Changing address without changing location of Bach Dang Transaction Office - Phan Dang Luu Branch | 100% |

| | | | | |
|----|-------------------|------------|---|------|
| 46 | 75/2025/QĐ- HĐQT | 21/03/2025 | Changing address without changing location of An Duong Vuong Transaction Office - Phan Dang Luu Branch | 100% |
| 47 | 76/2025/QĐ- HĐQT | 21/03/2025 | Changing address without changing location of some Transaction Offices under Ho Chi Minh City Branch | 100% |
| 48 | 77/2025/QĐ- HĐQT | 21/03/2025 | Changing address without changing location of Phu My Transaction Office - Vung Tau Branch | 100% |
| 49 | 79/2025/NQ- HĐQT | 25/03/2025 | Approving credit extension to Phu Yen High-Tech Dairy Farm Joint Stock Company | 100% |
| 50 | 81/2025/NQ- HĐQT | 28/03/2025 | Convening the meeting, approving the agenda, contents, and documents for the 2025 Annual General Meeting of Shareholders | 100% |
| 51 | 84/2025/QĐ- HĐQT | 31/03/2025 | Approving the public prospectus for additional shares | 100% |
| 52 | 87/2025/NQ- HĐQT | 01/04/2025 | Adjusting the progress and total investment for the project "BAC A BANK Head Office and Integrated Supermarket, Office for Lease Complex" in Ha Tinh Province | 100% |
| 53 | 89/2025/QĐ- HĐQT | 02/04/2025 | Approving credit extension for TH Milk Joint Stock Company | 100% |
| 54 | 92/2025/QĐ- HĐQT | 03/04/2025 | Approving credit limit for TH Food Chain Joint Stock Company | 100% |
| 55 | 94/2025/QĐ- HĐQT | 04/04/2025 | Amending and supplementing several articles of the Decision on interbank monetary transactions of BAC A BANK, attached to Decision No. 01A/QĐ-BAB dated 02/01/2019 | 100% |
| 56 | 96/2025/QĐ- HĐQT | 08/04/2025 | Approving BAC A BANK's 2024 Annual Report | 100% |
| 57 | 98/2025/QĐ- HĐQT | 14/04/2025 | Updating documents of the 2025 Annual General Meeting of Shareholders | 100% |
| 58 | 108/2025/QĐ- HĐQT | 16/04/2025 | Changing the headquarters location of Bac A Commercial Joint Stock Bank – Dong Nai Branch | 100% |
| 59 | 110/2025/QĐ- HĐQT | 23/04/2025 | Approving the Expected Remediation Plan in case of early intervention of Bac A Commercial Joint Stock Bank | 100% |
| 60 | 112/2025/QĐ- HĐQT | 25/04/2025 | Approving credit extension to Dong Lam Material Supply Company Limited | 100% |
| 61 | 114/2025/QĐ- HĐQT | 29/04/2025 | Issuing the Charter of Bac A Commercial Joint Stock Bank | 100% |
| 62 | 115/2025/QĐ- HĐQT | 29/04/2025 | Issuing the regulations on organization and operation of the Board of Directors | 100% |
| 63 | 117/2025/NQ- HĐQT | 29/4/2025 | Approving BAC A BANK's first private bond issuance plan for 2025 and the registration for trading on the Hanoi Stock Exchange | 100% |
| 64 | 118/2025/NQ- HĐQT | 29/4/2025 | Approving the plan to issue certificates of deposit of Bac A Commercial Joint Stock Bank in 2025 | 100% |
| 65 | 120/2025/NQ- HĐQT | 05/07/2025 | Approving the capital utilization plan from the public offering of 95,802,184 shares to increase charter capital for the second phase of 2024 and approving the list of registration documents for the offering as approved by BAC A BANK's General Meeting of Shareholders | 100% |
| 66 | 122/2025/NQ- HĐQT | 19/05/2025 | Approving the adjustment of credit extension for An Khanh Thermal Power Joint Stock Company | 100% |
| 67 | 124/2025/QĐ- HĐQT | 27/05/2025 | Approving the credit extension to Yen My High-Tech Agriculture and Food Two-Member Limited Liability Company | 100% |
| 68 | 126/2025/QĐ- HĐQT | 30/05/2025 | Issuing the decision on functions, tasks, and organizational structure of the Treasury and Wholesale Banking Division | 100% |
| 69 | 128/2025/QĐ- HĐQT | 05/06/2025 | Approving the technical report for the Bank's transaction office building of BAC A BANK's Branch at 69 O Cho Dua, Hanoi | 100% |



| | | | | |
|----|-------------------|------------|---|------|
| 70 | 130/2025/QĐ- HĐQT | 09/06/2025 | Approving credit extension to Kon Tum High-Tech Agriculture Dairy Farm Joint Stock Company | 100% |
| 71 | 132/2025/NQ- HĐQT | 10/06/2025 | Approving the policy to change the location and name of Bac A Commercial Joint Stock Bank – Quang Binh Branch – Dong Phu Transaction Office | 100% |
| 72 | 133/2025/NQ- HĐQT | 10/06/2025 | Approving the policy to change the location of Hai Duong Branch – Thanh Dong Transaction Office | 100% |
| 73 | 134/2025/NQ- HĐQT | 10/06/2025 | Approving the policy to change the location of Kien Giang Branch – Rach Gia Transaction Office | 100% |
| 74 | 135/2025/NQ- HĐQT | 10/06/2025 | Approving the policy to change the location of Dak Lak Branch – Krong Pak Transaction Office | 100% |
| 75 | 137/2025/QĐ- HĐQT | 12/06/2025 | Issuing the regulations on unsecured credit extension at Bac A Commercial Joint Stock Bank | 100% |
| 76 | 138/2025/QĐ- HĐQT | 12/06/2025 | Amending and supplementing several articles of the credit policy serving agricultural and rural development at Bac A Commercial Joint Stock Bank | 100% |
| 77 | 139/2025/QĐ- HĐQT | 16/06/2025 | Implementing tasks related to the change of headquarters location of Bac A Commercial Joint Stock Bank – Kien Giang Branch – Rach Gia Transaction Office | 100% |
| 78 | 141/2025/QĐ- HĐQT | 16/06/2025 | Issuing the regulations on functions, tasks, and organizational structure of the Operations Division | 100% |
| 79 | 143/2025/NQ- HĐQT | 18/06/2025 | Approving credit extension to Phu My Plastic Production Joint Stock Company | 100% |
| 80 | 145/2025/NQ- HĐQT | 19/06/2025 | Approving the record date for exercising the right to purchase shares and the timeline for implementing the public offering of 95,802,184 shares to existing shareholders | 100% |
| 81 | 147/2025/NQ- HĐQT | 23/06/2025 | Changing the registered address of the Head Office without changing the location of Head Office of Bac A Commercial Joint Stock Bank | 100% |
| 82 | 149/2025/QĐ- HĐQT | 24/06/2025 | Issuing a guarantee for Vinh Ha Real Estate and Trading Joint Stock Company | 100% |
| 83 | 151/2025/QĐ- HĐQT | 27/06/2025 | Approving credit extension to Nui Tien Pure Water Limited Company | 100% |
| 84 | 152/2025/QĐ- HĐQT | 30/06/2025 | Changing location and name of Dong Phu Transaction Office - Quang Binh Branch | 100% |
| 85 | 155/2025/QĐ- HĐQT | 30/06/2025 | Approving the proposal for bidding in the State Bank of Vietnam's open market operations (OMO) | 100% |

APPENDIX 02
LIST OF AFFILIATED PERSONS OF BAC A BANK
As at 30/06/2025



| No. | Name of organization/individual | Securities trading account (if any) | Position at the Bank (if any) | NSH No.* | Address | Time of starting to be affiliated person | Time of ending to be affiliated person | Reason | Relationship with the Bank |
|-----|--|-------------------------------------|--------------------------------------|------------|---|--|--|--------|--------------------------------------|
| 1 | Bac A Money Transfer Ltd. Company | None | | 0107983828 | No. 9 Dao Duy Anh Street, Phuong Lien Ward, Dong Da District, Ha Noi | 05/09/2017 | | | Subsidiaries |
| 2 | Bac A Bank Asset Management Ltd. Company | None | | 0104507588 | No. 67 Nguyen Thi Dinh Street, Trung Hoa Ward, Cau Giay District, Hanoi | 03/03/2010 | | | Subsidiaries |
| 3 | Tran Thi Thoang | None | Chairwoman of the Board of Directors | | | 11/04/2001 | | | Internal person |
| 4 | Dao Dinh Phat | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 5 | Dao Phuong Thao | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 6 | Dao Thanh Tung | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 7 | Dao Nguyet Tam | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 8 | Nguyen Duc Tho | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 9 | Dao Phuong Ngan | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 10 | Tran Thi Som | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 11 | Tran Thi Thanh | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 12 | Tran Thi Khay | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 13 | Tran Van Dac | None | None | | | 11/04/2001 | | | Affiliated person of internal person |
| 14 | Tran Xuan Tac | None | None | | | 11/04/2001 | | | Affiliated person of internal person |

| | | | | | | | | | |
|----|---------------------|------------|--|--|--|------------|--|--|--------------------------------------|
| 15 | Thai Huong | 023C018666 | Vice Chairwoman of the Board of Directors cum General Director | | | 01/09/1994 | | | Internal person |
| 16 | Nguyen Thi Loan | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 17 | Nguyen Viet Ha | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 18 | Nguyen Viet Quang | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 19 | Tran Thi Nhu Trang | None | None | | | 28/10/2015 | | | Affiliated person of internal person |
| 20 | Nguyen Duc Nam | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 21 | Nguyen Thu Thao | None | None | | | 22/11/2016 | | | Affiliated person of internal person |
| 22 | Nguyen Duc Thanh | None | None | | | 06/04/2000 | | | Affiliated person of internal person |
| 23 | Thai Thi Lan | None | None | | | 15/03/1994 | | | Affiliated person of internal person |
| 24 | Le Hong Truong | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 25 | Thai Thi Luong | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 26 | Hoang Ngoc Hoa | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 27 | Thai Thi Duong | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 28 | Nguyen Van Danh | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 29 | Thai Thi Nga | 023C013046 | Deputy General Director | | | 01/09/1994 | | | Affiliated person of internal person |
| 30 | Nguyen Trong Trung | 023C011023 | Deputy General Director | | | 01/09/1994 | | | Affiliated person of internal person |
| 31 | Thai Thi Thanh Binh | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 32 | Dang Trung Dung | None | Deputy General Director | | | 01/09/1994 | | | Affiliated person of internal person |
| 33 | Vo Van Quang | None | Member of the Board of Directors cum Deputy General Director | | | 01/07/2009 | | | Internal person |

| | | | | | | | | | |
|----|-----------------------|------------|----------------------------------|--|--|------------|--|--|--------------------------------------|
| 34 | Luong Van Dao | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 35 | Tu Thi Chau | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 36 | Luong Thi Thu Ha | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 37 | Vo Dieu Linh | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 38 | Tran Xuan Dai | None | None | | | 09/07/2020 | | | Affiliated person of internal person |
| 39 | Vo Hoang Nam | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 40 | Vo Kim Sinh | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 41 | Truong Thanh Tung | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 42 | Vo Thi Bich Hoa | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 43 | Nguyen Thanh Tung | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 44 | Vo Thi Hong Vinh | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 45 | Ho Sy Thanh | None | None | | | 18/05/2011 | | | Affiliated person of internal person |
| 46 | Dang Thai Nguyen | 023C017658 | Member of the Board of Directors | | | 24/04/2013 | | | Internal person |
| 47 | Pham Thi Lien | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 48 | Vuong Dinh Mau | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 49 | Vo Thi Thanh | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 50 | Vuong Thi Thu Hien | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 51 | Dang Vuong Huong Thao | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 52 | Dang Vuong Gia Linh | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 53 | Dang Vuong Minh Chau | None | None | | | 11/12/2021 | | | Affiliated person of internal person |
| 54 | Dang Thai Tinh | None | None | | | 24/04/2013 | | | Affiliated person of internal person |



| | | | | | | | | | |
|----|------------------------|-------------|---|--|--|-------------------|--|--|--------------------------------------|
| 55 | Pham Thi Thu Hien | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 56 | Dang Thi Tuyet | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 57 | Le Van Hai | None | None | | | 24/04/2013 | | | Affiliated person of internal person |
| 58 | Hoang Hong Hanh | None | Member of the Board of Directors | | | 27/04/2024 | | | Internal person |
| 59 | Hoang Anh Chau | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 60 | Hoang Ky | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 61 | Bui Thi Ngoc Minh | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 62 | Nguyen Thi Bao Tue | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 63 | Hoang Dung | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 64 | Pham Quynh Anh | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 65 | Hoang My Linh | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 66 | Hoang Quang Hung | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 67 | Hoang Minh Hang | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 68 | Tran Duc Hoa | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 69 | Pham Hong Cong | None | Head of Board of Supervisors | | | 01/09/1994 | | | Internal person |
| 70 | Pham Ba | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 71 | Chu Thi Sam | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 72 | Nguyen Thi Van | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 73 | Pham Hong Anh | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 74 | Nguyen Thi Ngoc Anh | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 75 | Pham Thi Hong Yen | None | None | | | 01/09/1994 | | | Affiliated person of internal person |

| | | | | | | | | | |
|----|---------------------------|-------------|---------------------------------------|--|--|-------------------|--|--|--------------------------------------|
| 76 | Le Phuoc Chien | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 77 | Pham Thu Hoai | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 78 | Ho Sy Toan | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 79 | Pham Anh Duc | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 80 | Tran Thi Dieu Quynh | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 81 | Pham Anh Tuan | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 82 | Nguyen Thi Thuy Dung | None | None | | | 01/09/1994 | | | Affiliated person of internal person |
| 83 | Tran Thi Khanh Chi | None | Member of Board of Supervisors | | | 27/04/2024 | | | Internal person |
| 84 | Nguyen Dang Hung | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 85 | Tran Van Cuong | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 86 | Uong Thi Hoi | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 87 | Nguyen Dang Ba | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 88 | Thai Thi Hong | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 89 | Nguyen Dang Duong | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 90 | Tran Nhat Khanh Nguyen | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 91 | Tran Khanh Trung | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 92 | Gian Thi Thuy Hau | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 93 | Nguyen Thanh Thuy | None | Member of Board of Supervisors | | | 27/04/2024 | | | Internal person |
| 94 | Tran Thanh Tam | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 95 | Luong Thi Viet | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 96 | Tran Van Tan | None | None | | | 27/04/2024 | | | Affiliated person of internal person |



| | | | | | | | | | |
|-----|------------------------|------|-----------------------------------|--|--|------------|--|--|--------------------------------------|
| 97 | Nguyen Thi Mung | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 98 | Tran Minh Chau | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 99 | Tran Phuong Uyen | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 100 | Tran Hoang Long | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 101 | Nguyen Thi Thanh Ngoan | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 102 | Luong Thanh Nam | None | None | | | 27/04/2024 | | | Affiliated person of internal person |
| 103 | Dang Trung Dung | None | Permanent Deputy General Director | | | 28/07/2016 | | | Internal person |
| 104 | Chu Nguyen Binh | None | Deputy General Director | | | 01/03/2008 | | | Internal person |
| 105 | Le Ngoc Hong Nhat | None | Deputy General Director | | | 01/05/2016 | | | Internal person |
| 106 | Truong Vinh Loi | None | Deputy General Director | | | 30/05/2008 | | | Internal person |
| 107 | Nguyen Viet Hanh | None | Deputy General Director | | | 05/03/2015 | | | Internal person |
| 108 | Nguyen Ai Dan | None | Deputy General Director | | | 01/06/2017 | | | Internal person |
| 109 | Nguyen Trong Trung | None | Deputy General Director | | | 15/05/2003 | | | Internal person |
| 110 | Thai Thi Nga | None | Deputy General Director | | | 03/10/2023 | | | Internal person |
| 111 | Nguyen Hong Yen | None | Chief Accountant | | | 16/05/2011 | | | Internal person |



APPENDIX 03

TRANSACTIONS BETWEEN THE BANK AND IT'S AFFILIATED PERSONS, MAJOR SHAREHOLDERS, INTERNAL PERSONS, AFFILIATED PERSONS OF INTERNAL PERSONS


As at 30/06/2025

(Attached to Report on corporate governance for the first 06 months of 2025)


| No. | Name of organization/individual | Relationship with the Bank | NSH No* | Address | Time of transaction with the Bank | Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any, specifying date of issue) | Total value of transaction(million VND) | Note |
|-----|--|--|------------|---|-----------------------------------|---|---|----------------------------|
| 1 | Bac A Money Transfer Ltd. Company | Subsidiaries | 0107983828 | No. 9 Dao Duy Anh, Phuong Lien, Dong Da, Hanoi City | | | 102,970 | Deposits at BAB |
| 2 | Bac A Bank Asset Management Ltd. Company | Subsidiaries | 0104507588 | No. 67 Nguyen Thi Dinh Street, Trung Hoa Ward, Cau Giay District, Hanoi | | | 57,162 | Deposits at BAB |
| 3 | Tran Thi Thoang | Chairwoman of the Board of Directors | | | | | 1 | Deposits at BAB |
| 4 | Thai Huong | Vice Chairwoman of the Board of Directors cum General Director | | | | | 3,187 | Deposits at BAB |
| 5 | Vo Van Quang | Member of the Board of Directors cum Deputy General Director | | | | | 121 | Deposits at BAB |
| 6 | Dang Thai Nguyen | Member of the Board of Directors | | | | | 0 | Deposits at BAB |
| 7 | Hoang Hong Hanh | Independent Member of the Board of Directors | | | | | 1,427 | Deposits at BAB |
| 8 | Hoang Hong Hanh | Independent Member of the Board of Directors | | | | | 2 | Credit card balance at BAB |
| 9 | Dang Trung Dung | Standing Deputy General Director | | | | | 271 | Deposits at BAB |
| 9 | Dang Trung Dung | Standing Deputy General Director | | | | | 3 | Credit card balance at BAB |
| 10 | Nguyen Trong Trung | Deputy General Director | | | | | 137 | Deposits at BAB |
| 11 | Chu Nguyen Binh | Deputy General Director | | | | | 464 | Deposits at BAB |
| 12 | Chu Nguyen Binh | Deputy General Director | | | | | 3 | Credit card balance at BAB |
| 13 | Le Ngoc Hong Nhat | Deputy General Director | | | | | 1,200 | Deposits at BAB |
| 14 | Le Ngoc Hong Nhat | Deputy General Director | | | | | 4 | Credit card balance at BAB |
| 15 | Truong Vinh Loi | Deputy General Director | | | | | 105 | Deposits at BAB |
| 16 | Nguyen Viet Hanh | Deputy General Director | | | | | 12 | Deposits at BAB |
| 17 | Nguyen Ai Dan | Deputy General Director | | | | | 158 | Deposits at BAB |
| 18 | Nguyen Ai Dan | Deputy General Director | | | | | 187 | Credit card balance at BAB |

| | | | | | | | | |
|----|--------------------|--|--|--|--|--|--------|----------------------------|
| 19 | Thai Thi Nga | Deputy General Director | | | | | 52,785 | Deposits at BAB |
| 20 | Thai Thi Nga | Deputy General Director | | | | | 281 | Credit card balance at BAB |
| 21 | Pham Hong Cong | Member of the Supervisory Board | | | | | 0 | Deposits at BAB |
| 22 | Tran Thi Khanh Chi | Full-time member of the Board of Supervisors | | | | | 116 | Deposits at BAB |
| 23 | Nguyen Thanh Thuy | Part-time member of the Board of Supervisors | | | | | 399 | Deposits at BAB |
| 24 | Nguyen Hong Yen | Chief Accountant | | | | | 627 | Deposits at BAB |

APPENDIX 04
THE LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS
As at 30/06/2025
(Attached to Report on corporate governance for the first 06 months of 2025)



| No. | Name of organization/individual | Securities trading account (if any) | Position at the Bank (if any) | ID card No./Passport No./Certificate of Business Registration No. | Address | Number of shares owned at the end of the period | Percentage of shares ownership at the end of the period (%) | Note |
|-----|---|-------------------------------------|--|---|---------|---|---|------|
| 1 | Tran Thi Thoang | None | Chairwoman of The Board of Directors | | | 29,772,621 | 3.108 | |
| 2 | Dao Dinh Phat | None | None | | | 13,668,410 | 1.427 | |
| 3 | Dao Phuong Thao | None | None | | | | | |
| 4 | Dao Thanh Tung | None | None | | | | | |
| 5 | Dao Nguyet Tam | None | None | | | | | |
| 6 | Nguyen Duc Tho | None | None | | | | | |
| 7 | Dao Phuong Ngan | None | None | | | | | |
| 8 | Tran Thi Som | None | None | | | | | |
| 9 | Tran Thi Thanh | None | None | | | | | |
| 10 | Tran Thi Khay | None | None | | | | | |
| 11 | Tran Van Dac | None | None | | | | | |
| 12 | Tran Xuan Tac | None | None | | | | | |
| 13 | Loc Phat Quang Ninh Joint Stock Company | None | None | | | | | |
| 14 | Thai Huong | 023C018666 | Vice Chairwoman of the Board of Directors cum General Director | | | 43,639,002 | 4.555 | |
| 15 | Nguyen Thi Loan | None | None | | | | | |
| 16 | Nguyen Viet Ha | None | None | | | | | |
| 17 | Nguyen Viet Quang | None | None | | | | | |
| 18 | Tran Thi Nhu Trang | None | None | | | | | |
| 19 | Nguyen Duc Nam | None | None | | | | | |
| 20 | Nguyen Thu Thao | None | None | | | | | |
| 21 | Nguyen Duc Thanh | None | None | | | | | |



| | | | | | | | | |
|----|-------------------------------------|------|--|--|--|------------|-------|--|
| 22 | Thai Thi Lan | None | None | | | | | |
| 23 | Le Hong Truong | None | None | | | 4,356,465 | 0.455 | |
| 24 | Thai Thi Luong | None | None | | | | | |
| 25 | Hoang Ngoc Hoa | None | None | | | 25,402,025 | 2.652 | |
| 26 | Thai Thi Duong | None | None | | | | | |
| 27 | Nguyen Van Danh | None | None | | | 29,685,670 | 3.099 | |
| 28 | Thai Thi Nga | None | Deputy General Director | | | | | |
| 29 | Nguyen Trong Trung | None | Deputy General Director | | | 35,956,294 | 3.753 | |
| 30 | Thai Thi Thanh Binh | None | None | | | 8,018,671 | 0.837 | |
| 31 | Dang Trung Dung | None | Deputy General Director | | | | | |
| 32 | Viet Securities Joint Stock Company | None | The company with Ms. Thai Huong's younger sister as Head of the Board of Directors | | | | | |
| 33 | Vo Van Quang | None | Member of the Board of Directors and Deputy General Director | | | 714,556 | 0.075 | |
| 34 | Luong Van Dao | None | None | | | | | |
| 35 | Tu Thi Chau | None | None | | | | | |
| 36 | Luong Thi Thu Ha | None | None | | | | | |
| 37 | Vo Dieu Linh | None | None | | | | | |
| 38 | Tran Xuan Dai | None | None | | | | | |
| 39 | Vo Hoang Nam | None | None | | | | | |
| 40 | Vo Kim Sinh | None | None | | | | | |
| 41 | Truong Thanh Tung | None | None | | | | | |
| 42 | Vo Thi Bich Hoa | None | None | | | | | |
| 43 | Nguyen Thanh Tung | None | None | | | | | |
| 44 | Vo Thi Hong Vinh | None | None | | | | | |
| 45 | Ho Sy Thanh | None | None | | | | | |

| | | | | | | | | |
|----|-------------------------------------|------------|---|--|--|-----------|-------|--|
| 46 | Dang Thai Nguyen | 023C017658 | Member of the Board of Directors | | | 2,834,390 | 0.296 | |
| 47 | Pham Thi Lien | None | None | | | | | |
| 48 | Vuong Dinh Mau | None | None | | | | | |
| 49 | Vo Thi Thanh | None | None | | | | | |
| 50 | Vuong Thi Thu Hien | None | None | | | | | |
| 51 | Dang Vuong Huong Thao | None | None | | | | | |
| 52 | Dang Vuong Gia Linh | None | None | | | | | |
| 53 | Dang Vuong Minh Chau | None | None | | | | | |
| 54 | Dang Thai Tinh | None | None | | | | | |
| 55 | Pham Thi Thu Hien | None | None | | | | | |
| 56 | Dang Thi Tuyet | None | None | | | | | |
| 57 | Le Van Hai | None | None | | | | | |
| 58 | Viet Securities Joint Stock Company | None | The company with Mr. Dang Thai Nguyen as General Director | | | | | |
| 59 | Hoang Hong Hanh | None | Independent Member of the Board of Directors | | | | | |
| 60 | Hoang Anh Chau | None | None | | | | | |
| 61 | Hoang Ky | None | None | | | | | |
| 62 | Bui Thi Ngoc Minh | None | None | | | | | |
| 63 | Nguyen Thi Bao Tue | None | None | | | | | |
| 64 | Hoang Dung | None | None | | | | | |
| 65 | Pham Quynh Anh | None | None | | | | | |
| 66 | Hoang My Linh | None | None | | | | | |
| 67 | Hoang Quang Hung | None | None | | | | | |
| 68 | Hoang Minh Hang | None | None | | | | | |
| 69 | Tran Duc Hoa | None | None | | | | | |

| | | | | | | | | |
|----|---|------|--|--|--|------------|-------|--|
| 70 | International Investment Management Joint Stock Company | None | The company with Ms. Hoang Hong Hanh as General Director | | | | | |
| 71 | Pham Hong Cong | None | Head of the Board of Supervisors | | | 1,951,894 | 0.204 | |
| 72 | Pham Ba | None | None | | | | | |
| 73 | Chu Thi Sam | None | None | | | | | |
| 74 | Nguyen Thi Van | None | None | | | | | |
| 75 | Pham Hong Anh | None | None | | | | | |
| 76 | Nguyen Thi Ngoc Anh | None | None | | | | | |
| 77 | Pham Thi Hong Yen | None | None | | | | | |
| 78 | Le Phuoc Chien | None | None | | | | | |
| 79 | Pham Thu Hoai | None | None | | | | | |
| 80 | Ho Sy Toan | None | None | | | | | |
| 81 | Pham Anh Duc | None | None | | | | | |
| 82 | Tran Thi Dieu Quynh | None | None | | | | | |
| 83 | Pham Anh Tuan | None | None | | | | | |
| 84 | Nguyen Thi Thuy Dung | None | None | | | | | |
| 85 | Tran Thi Khanh Chi | None | Full-time member of the Board of Supervisors | | | | | |
| 86 | Nguyen Dang Hung | None | None | | | | | |
| 87 | Tran Van Cuong | None | None | | | 12,260,622 | 1.280 | |
| 88 | Uong Thi Hoi | None | None | | | | | |
| 89 | Nguyen Dang Ba | None | None | | | | | |
| 90 | Thai Thi Hong | None | None | | | 9,227,724 | 0.963 | |
| 91 | Nguyen Dang Duong | None | None | | | | | |
| 92 | Tran Nhat Khanh Nguyen | None | None | | | | | |
| 93 | Tran Khanh Trung | None | None | | | | | |
| 94 | Gian Thi Thuy Hau | None | None | | | | | |
| 95 | Nguyen Thanh Thuy | None | Part-time member of the Board of Supervisors | | | | | |
| 96 | Tran Thanh Tam | None | None | | | | | |
| 97 | Luong Thi Viet | None | None | | | | | |

| | | | | | | | | |
|-----|------------------------|-------------|---|--|--|-----------|-------|--|
| 98 | Tran Van Tan | None | None | | | | | |
| 99 | Nguyen Thi Mung | None | None | | | | | |
| 100 | Tran Minh Chau | None | None | | | | | |
| 101 | Tran Phuong Uyen | None | None | | | | | |
| 102 | Tran Hoang Long | None | None | | | | | |
| 103 | Nguyen Thi Thanh Ngoan | None | None | | | | | |
| 104 | Luong Thanh Nam | None | None | | | | | |
| 105 | Dang Trung Dung | None | Standing Deputy General Director | | | | | |
| 106 | Dinh Thi Canh | None | None | | | | | |
| 107 | Nguyen Thi Loan | None | None | | | | | |
| 108 | Thai Thi Thanh Binh | None | None | | | 8,018,671 | 0.837 | |
| 109 | Tran Gia Hung | None | None | | | | | |
| 110 | Dang Thai Hien Anh | None | None | | | | | |
| 111 | Dang Nam Khanh | None | None | | | | | |
| 112 | Dang Thi Tuyet Mai | None | None | | | | | |
| 113 | Dang Van Tinh | None | None | | | | | |
| 114 | Dang Thanh Hung | None | None | | | | | |
| 115 | Luong Thi Thuy Hoan | None | None | | | | | |
| 116 | Chu Nguyen Binh | None | Deputy General Director | | | 1,962,021 | 0.205 | |
| 117 | Chu Hoc Hieu | None | None | | | | | |
| 118 | Nguyen Thi Bich Loc | None | None | | | | | |
| 119 | Le Thi Phuong Hoai | None | None | | | | | |
| 120 | Tran Thi Thanh Tam | None | None | | | | | |
| 121 | Chu Ha An | None | None | | | | | |
| 122 | Chu Nguyen Bao | None | None | | | | | |
| 123 | Chu Bao Anh | None | None | | | | | |
| 124 | Chu Thi Ha Thanh | None | None | | | | | |
| 125 | Nguyen Viet Thang | None | None | | | | | |
| 126 | Chu Nguyen Thang | None | None | | | | | |
| 127 | Nguyen Thi Kieu Oanh | None | None | | | | | |

| | | | | | | | | |
|-----|-----------------------------------|------|--|--|--|-----------|-------|--|
| 128 | Bac A Money Transfer Ltd. Company | None | The company with Mr. Chu Nguyen Binh as a member of the Board of Directors | | | | | |
| 129 | Le Ngoc Hong Nhat | None | Deputy General Director | | | 1,702,401 | 0.178 | |
| 130 | Le Ngoc Minh | None | None | | | | | |
| 131 | Doan Thi Minh | None | None | | | | | |
| 132 | Phan Thi Than | None | None | | | | | |
| 133 | Nguyen Thi Anh | None | None | | | | | |
| 134 | Le Ngoc Bao Chau | None | None | | | | | |
| 135 | Le Khanh | None | None | | | | | |
| 136 | Le Ngoc Hong Vu | None | None | | | | | |
| 137 | Nguyen Thi Bich Ngoc | None | None | | | | | |
| 138 | Le Vu Hang | None | None | | | | | |
| 139 | Nguyen Trinh Ut | None | None | | | | | |
| 140 | Le Bich Ngoc | None | None | | | | | |
| 141 | Truong Quoc Hung | None | None | | | | | |
| 142 | Bac A Money Transfer Ltd. Company | None | The company with Mr. Le Ngoc Hong Nhat as a member of the Board of Directors | | | | | |
| 143 | Truong Vinh Loi | None | Deputy General Director | | | | | |
| 144 | Truong Ngoc Lien | None | None | | | | | |
| 145 | Le Thi Kha | None | None | | | | | |
| 146 | Nguyen Xuan Toai | None | None | | | | | |
| 147 | Bui Thuy Minh | None | None | | | | | |
| 148 | Nguyen Thi Mai | None | None | | | | | |
| 149 | Truong Viet Cuong | None | None | | | | | |
| 150 | Truong Vinh Thinh | None | None | | | | | |
| 151 | Truong Thi Yen | None | None | | | | | |
| 152 | Bui Nguyen Hoang | None | None | | | | | |
| 153 | Truong Vinh Hai | None | None | | | | | |
| 154 | Nguyen Thi Hien | None | None | | | | | |

| | | | | | | | | |
|-----|--|------------|--|--|--|--|--|--|
| 155 | Truong Vinh Thang | None | None | | | | | |
| 156 | Nguyen Thi Lan | None | None | | | | | |
| 157 | Bac A Bank Asset Management Ltd. Company | None | The company with Mr. Truong Vinh Loi as a member of the Board of Directors | | | | | |
| 158 | Nguyen Viet Hanh | None | Deputy General Director | | | | | |
| 159 | Nguyen Van Huyen | None | None | | | | | |
| 160 | Vu Thi Thu | None | None | | | | | |
| 161 | Vu Thi Thanh Thuy | None | None | | | | | |
| 162 | Nguyen Ngoc Khanh | None | None | | | | | |
| 163 | Nguyen Gia Khang | None | None | | | | | |
| 164 | Nguyen Vu Thai | None | None | | | | | |
| 165 | Nguyen Thi Huyen | None | None | | | | | |
| 166 | Hoang Manh Hieu | None | None | | | | | |
| 167 | Nguyen Viet Dung | None | None | | | | | |
| 168 | Nguyen Thi Huong Giang | None | None | | | | | |
| 169 | Nguyen Viet Hanh | None | None | | | | | |
| 170 | Nguyen Ai Dan | 023C016861 | Deputy General Director | | | | | |
| 171 | Tran Thi My | None | None | | | | | |
| 172 | Pham Quynh Anh | 023C016969 | None | | | | | |
| 173 | Nguyen Ai Linh | None | None | | | | | |
| 174 | Nguyen Quoc Anh | None | None | | | | | |
| 175 | Nguyen Thi Tuyen | None | None | | | | | |
| 176 | Nguyen Manh Liem | None | None | | | | | |
| 177 | Dang Thi Long | None | None | | | | | |
| 178 | Nguyen Thi Tan | None | None | | | | | |
| 179 | Ngo Tung | None | None | | | | | |
| 180 | Nguyen Thi Doan | None | None | | | | | |
| 181 | Nguyen Thi Tan | None | None | | | | | |
| 182 | Duong Van Mau | None | None | | | | | |
| 183 | Nguyen Van Duyet | None | None | | | | | |
| 184 | Vu Anh Duc | None | None | | | | | |



| | | | | | | | | |
|-----|-------------------------------------|------------|---|--|--|------------|-------|--|
| 185 | Nguyen Trong Trung | 023C011023 | Deputy General Director | | | 35,956,294 | 3.753 | |
| 186 | Ngo Thi Thuan | None | None | | | | | |
| 187 | Nguyen Thi Loan | None | None | | | | | |
| 188 | Thai Thi Nga | 023C013046 | Deputy General Director | | | | | |
| 189 | Nguyen Trong Chinh | None | None | | | | | |
| 190 | Dang Thi Mai Hue | None | None | | | | | |
| 191 | Nguyen Thai Bao Tram | None | None | | | | | |
| 192 | Nguyen Thai Nam Kiet | None | None | | | | | |
| 193 | Nguyen Thi Hong Thuy | None | None | | | 9,522,775 | 0.994 | |
| 194 | Dang Sy Hai | None | None | | | | | |
| 195 | Nguyen Thi Ngan | None | None | | | | | |
| 196 | Bui Ngoc Duc | None | None | | | | | |
| 197 | Nguyen Trong Dung | None | None | | | 505,941 | 0.053 | |
| 198 | Pham Thi Phuong Thao | None | None | | | | | |
| 199 | Nguyen Thi Ha | None | None | | | | | |
| 200 | Nguyen Quang Trung | None | None | | | | | |
| 201 | Viet Securities Joint Stock Company | None | The company with Mr. Nguyen Trong Trung' wife as Chairwoman of the Board of Directors | | | | | |
| 202 | Thai Thi Nga | 023C013046 | Deputy General Director | | | | | |
| 203 | Nguyen Thi Loan | None | None | | | | | |
| 204 | Ngo Thi Thuan | None | None | | | | | |
| 205 | Nguyen Trong Trung | 023C011023 | Deputy General Director | | | 35,956,294 | 3.753 | |
| 206 | Nguyen Trong Chinh | None | None | | | | | |
| 207 | Dang Thi Mai Hue | None | None | | | | | |
| 208 | Nguyen Thai Bao Tram | None | None | | | | | |
| 209 | Nguyen Thai Nam Kiet | None | None | | | | | |
| 210 | Thai Thi Lan | None | None | | | | | |
| 211 | Le Hong Truong | None | None | | | 4,356,465 | 0.455 | |

| | | | | | | | | |
|-----|-------------------------------------|------------|---|--|--|------------|-------|--|
| 212 | Thai Huong | 023C018666 | Vice Chairwoman of the Board of Directors cum General Director | | | 43,639,002 | 4.555 | |
| 213 | Nguyen Viet Ha | None | None | | | | | |
| 214 | Thai Thi Duong | None | None | | | | | |
| 215 | Nguyen Van Danh | None | None | | | 29,685,670 | 3.099 | |
| 216 | Thai Thi Luong | None | None | | | | | |
| 217 | Hoang Ngoc Hoa | None | None | | | 25,402,025 | 2.652 | |
| 218 | Thai Thi Thanh Binh | None | None | | | 8,018,671 | 0.837 | |
| 219 | Dang Trung Dung | None | Standing Deputy General Director | | | | | |
| 220 | Viet Securities Joint Stock Company | None | The company with Ms. Thai Thi Nga as Chairwoman of the Board of Directors | | | | | |
| 221 | Nguyen Hong Yen | None | Chief Accountant | | | | | |
| 222 | Nguyen Hong Tien | None | None | | | 16,991,422 | 1.774 | |
| 223 | Tran Thi Ngoan | None | None | | | | | |
| 224 | Tran Van Than | None | None | | | | | |
| 225 | Vu Thi Kim Lien | None | None | | | | | |
| 226 | Tran Anh Dung | None | None | | | 3,595,456 | 0.375 | |
| 227 | Tran Thu Uyen | None | None | | | | | |
| 228 | Tran Ha Anh | None | None | | | | | |
| 229 | Tran Gia Long | None | None | | | | | |
| 230 | Nguyen Hong Dung | None | None | | | | | |
| 231 | Pham Thi Hong Hoa | None | None | | | | | |
| 232 | Nguyen Hong Minh | None | None | | | | | |
| 233 | Hoang Thi Sinh | None | None | | | | | |

C.T.C.P

APPENDIX 05
TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH SHARES OF THE BANK

As at 30/06/2025

(Attached to Report on corporate governance for the first 06 months of 2025)



| 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 |
|-----|----------------------|--|---|----------------|---|----------------|------------------------------------|
| | | | Number of shares | Percentage (%) | Number of shares | Percentage (%) | |
| 1 | Tran Thi Thoang | Chairwoman of the Board of Directors | 27,843,095 | 3.108 | 29,772,621 | 3.108 | Receiving 2023 dividend in shares |
| 1.1 | Dao Dinh Phat | Husband | 12,782,578 | 1.427 | 13,668,410 | 1.427 | Receiving 2023 dividend in shares |
| 2 | Thai Huong | Vice Chairwoman of the Board of Directors cum General Director | 40,810,813 | 4.555 | 43,639,002 | 4.555 | Receiving 2023 dividend in shares |
| 2.1 | Le Hong Truong | Brother in law | 4,074,128 | 0.455 | 4,356,465 | 0.455 | Receiving 2023 dividend in shares |
| 2.2 | Hoang Ngoc Hoa | Brother in law | 23,755,752 | 2.652 | 25,402,025 | 2.652 | Receiving 2023 dividend in shares |
| 2.3 | Nguyen Van Danh | Brother in law | 27,761,779 | 3.099 | 29,685,670 | 3.099 | Receiving 2023 dividend in shares |
| 2.4 | Nguyen Trong Trung | Brother in law | 33,626,012 | 3.753 | 35,956,294 | 3.753 | Receiving 2023 dividend in shares |
| 2.5 | Thai Thi Thanh Binh | Sister | 7,498,991 | 0.837 | 8,018,671 | 0.837 | Receiving 2023 dividend in shares |
| 3 | Vo Van Quang | Member of the Board of Directors cum Deputy General Director | 668,247 | 0.075 | 714,556 | 0.075 | Receiving 2023 dividend in shares |
| 4 | Dang Thai Nguyen | Member of the Board of Directors | 2,650,697 | 0.296 | 2,834,390 | 0.296 | Receiving 2023 dividend in shares |
| 5 | Pham Hong Cong | Head of the Board of Supervisors | 1,825,395 | 0.204 | 1,951,894 | 0.204 | Receiving 2023 dividend in shares |
| 6 | Tran Thi Khanh Chi | Full-time member of the Board of Supervisors | | | | | |
| 6.1 | Nguyen Dang Hung | Husband | 11,471,994 | 1.280 | 12,260,622 | 1.280 | Receiving 2023 dividend in shares |
| 6.2 | Nguyen Dang Ba | Father in law | 8,629,687 | 0.963 | 9,227,724 | 0.963 | Receiving 2023 dividend in shares |
| 7 | Dang Trung Dung | Standing Deputy General Director | | | | | |
| 7.1 | Thai Thi Thanh Binh | Wife | 7,498,991 | 0.837 | 8,018,671 | 0.837 | Receiving 2023 dividend in shares |

| | | | | | | | |
|-----------|---------------------------|--------------------------------|-------------------|--------------|-------------------|--------------|--|
| 8 | Chu Nguyen Binh | Deputy General Director | 1,834,865 | 0.205 | 1,962,021 | 0.205 | Receiving 2023 dividend in shares |
| 9 | Le Ngoc Hong Nhat | Deputy General Director | 1,592,071 | 0.178 | 1,702,401 | 0.178 | Receiving 2023 dividend in shares |
| 10 | Nguyen Trong Trung | Deputy General Director | 33,626,012 | 3.753 | 35,956,294 | 3.753 | Receiving 2023 dividend in shares |
| 10.1 | Nguyen Thi Hong Thuy | Sister | 8,905,616 | 0.994 | 9,522,775 | 0.994 | Receiving 2023 dividend in shares |
| 10.2 | Nguyen Trong Dung | Brother | 473,152 | 0.053 | 505,941 | 0.053 | Receiving 2023 dividend in shares |
| 11 | Thai Thi Nga | Deputy General Director | | | | | |
| 11.1 | Nguyen Trong Trung | Husband | 33,626,012 | 3.753 | 35,956,294 | 3.753 | Receiving 2023 dividend in shares |
| 11.2 | Le Hong Truong | Brother in law | 4,074,128 | 0.455 | 4,356,465 | 0.455 | Receiving 2023 dividend in shares |
| 11.3 | Thai Huong | Sister | 40,810,813 | 4.555 | 43,639,002 | 4.555 | Receiving 2023 dividend in shares |
| 11.4 | Nguyen Van Danh | Brother in law | 27,761,779 | 3.099 | 29,685,670 | 3.099 | Receiving 2023 dividend in shares |
| 11.5 | Hoang Ngoc Hoa | Brother in law | 23,755,752 | 2.652 | 25,402,025 | 2.652 | Receiving 2023 dividend in shares |
| 11.6 | Thai Thi Thanh Binh | Sister | 7,498,991 | 0.837 | 8,018,671 | 0.837 | Receiving 2023 dividend in shares |
| 12 | Nguyen Hong Yen | Chief Accountant | | | | | |
| 12.1 | Nguyen Hong Tien | Father | 15,890,230 | 1.774 | 16,991,422 | 1.774 | Receiving 2023 dividend in shares |
| 12.2 | Tran Anh Dung | Husband | 3,362,439 | 0.375 | 3,595,456 | 0.375 | Receiving 2023 dividend in shares |