

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
DISCLOSURE OF UNUSUAL INFORMATION

Kính gửi/ Tơ:

- Ủy ban chứng khoán Nhà nước/ State Securities Commission
- Sở Giao dịch Chứng khoán Hà Nội/ Hanoi Stock Exchange

1. Tên tổ chức/ *Name of organization*: Ngân hàng Thương mại cổ phần Việt Nam Thương Tín/ *Vietnam Thuong Tin Joint Stock Commercial Bank*:
 - Mã chứng khoán/ Mã thành viên/ *Stock code/ Broker code*: VBB
 - Địa chỉ/ *Address*: 47 Trần Hưng Đạo, Phường Phú Lợi, Thành phố Cần Thơ/ *47 Tran Hung Dao, Phu Loi Ward, Can Tho City*
 - Điện thoại liên hệ/ *Tel.*: (079) 3621454 Fax: (079) 3621858 E-mail:
2. Nội dung thông tin công bố/ *Contents of disclosure*:
 - Báo cáo quản trị công ty năm 2025/ *Report on Corporate Governance 2025*.
3. Thông tin này được công bố trên trang thông tin điện tử của công ty vào ngày 28./01/2026/ *This information was published on the company's website on 28./01/2026: https://www.vietbank.com.vn/nha-dau-tu/cong-bo-thong-tin.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/ *Attached documents*:

- Báo cáo quản trị công ty năm 2025/ *Report on Corporate Governance 2025.*

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NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT/

LEGAL REPRESENTATIVE

TỔNG GIÁM ĐỐC/ *GENERAL DIRECTOR*



TRẦN TUẤN ANH

CORPORATE GOVERNANCE REPORT
(Year 2025)

To:

- State Securities Commission of Vietnam;
- Hanoi Stock Exchange

- Company name: **VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK**
- Head office address: No. 47 Tran Hung Dao Street, Phu Loi Ward, Can Tho City
(old address: No. 47 Tran Hung Dao Street, Ward 3, Soc Trang City, Soc Trang Province).
- Telephone: 0299 3621454 Fax: 0299 3621858 Email: vietbank.com.vn
- Charter capital: VND 10,768,973,840,000 (*In words: Ten trillion seven hundred sixty-eight billion nine hundred seventy-three million eight hundred forty thousand Vietnamese dong*).
- Stock Code: **VBB**
- Corporate governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors, and General Director.
- Implementation of internal audit function: Implemented.

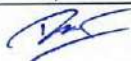
I. Activities of the General Meeting of Shareholders (GMS):

Information on meetings and Resolutions/Decisions of the General Meeting of Shareholders:

No.	Resolution/Decision No.	Date	Contents
1	01/2025/NQ-ĐHĐCĐ	26/4/2025	<ul style="list-style-type: none">- Report on business performance results for 2024 and orientation for the 2025 business plan.- Audited financial statements for 2024.- Report of the Board of Directors on its operational results and the assessment of the performance effectiveness of members of the Board of Directors, boards and committees under the Board of Directors.- Report of the Board of Supervisors on Vietbank's business results; on the operational results of the Board of Directors and the General Director; self-assessment of the Board of Supervisors' performance and assessment of the performance

No.	Resolution/Decision No.	Date	Contents
			<p>effectiveness of members of the Board of Supervisors.</p> <ul style="list-style-type: none"> - Report on the implementation results of charter capital increase and the listing of Vietbank shares on the stock market in accordance with Resolution No. 01/2024/NQ-ĐHĐCĐ dated April 26, 2024. - Proposal on the profit distribution plan for 2024. - Proposal on the charter capital increase plan for 2025. - Report on the progress and results of public bond issuance in accordance with the GMS Resolution of 2021. - Report on credit extensions granted to related parties as prescribed in Clause 1, Article 135 of the Law on Credit Institutions. - Report on loan classification results, off-balance-sheet commitments, provisioning for credit risk, and the use of provisions for risk handling in accordance with Clause 3, Article 13 of Circular No. 31/2024/TT-NHNN. - Proposal for approval of remuneration, bonuses and other benefits for members of the Board of Directors, members of the Board of Supervisors, and the operating budget of the Board of Directors and the Board of Supervisors for 2025. - Report on amendments and supplements to the organizational structure of the executive management apparatus under the authorization of the GMS pursuant to Resolution No. 01/2024/NQ-ĐHĐCĐ. - Proposal on the selection of an independent auditing firm (in accordance with Article 59 of the Law on Credit Institutions). - Proposal on the policy of participating in the restructuring of People's Credit Funds. - Proposal on approval of the expected remediation plan in the event Vietbank is subject to early intervention.
2	02/2025/NQ-ĐHĐCĐ	23/10/2025	1. Approval of Vietbank's receipt of transfer of real estate to be used as business headquarters, workplace

No.	Resolution/Decision No.	Date	Contents
			<p>or warehouse facilities directly serving banking operations (hereinafter referred to as "operating headquarters"), specifically:</p> <p>a. Transferred real estate:</p> <ul style="list-style-type: none"> - Name of property: Lim 2 Tower Building; - Address: 62A Cach Mang Thang Tam Street, Vo Thi Sau Ward, District 3, Ho Chi Minh City (now: 62A Cach Mang Thang Tam Street, Xuan Hoa Ward, Ho Chi Minh City). <p>b. Transfer value and related costs:</p> <ul style="list-style-type: none"> - Transfer value of land use rights, ownership of houses and other assets attached to land: up to VND 3,000 billion (In words: Three thousand billion Vietnamese dong), inclusive of VAT in accordance with regulations. - Related costs: Vietbank shall bear VAT, notarization fees for the transfer contract, registration fees, and other costs related to ownership registration. <p>c. Purpose of transfer: To be used as the Bank's operating headquarters; initially arranged as the operating headquarters of Vietbank Ho Chi Minh City Branch; other arrangements for units and/or business centers shall be decided by competent authorities.</p> <p>2. The General Meeting of Shareholders authorizes the Board of Directors to:</p> <ul style="list-style-type: none"> - Implement the above-approved contents in compliance with laws and the Bank's Charter. - Negotiate, discuss and execute contracts with the transferor, including but not limited to decisions on deposits, payment installments, timelines for completion of ownership transfer, and other related conditions to ensure the Bank's lawful rights and interests. - Within the scope of delegated authority, authorize the General Director – the legal representative, or an authorized person of the General Director, to sign relevant contracts and complete procedures for ownership transfer of the real estate to the Bank. <p>3. The Board of Directors shall implement the above and report to the General Meeting of Shareholders at</p>



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No.	Resolution/Decision No.	Date	Contents
			the nearest meeting.

II. Board of Directors:

1. Information on the Board of Directors:

No.	Member of the Board of Directors	Position / (Independent Board Member, Non-executive Board Member)	Date of commencement / cessation as a Board Member / Independent Board Member	
			Date of appointment	Date of dismissal
1	Mr Duong Nhat Nguyen	Chairman of the Board of Directors, term 2021–2025 (Non-executive Board Member)	26/4/2021	
2	Mr Nguyen Huu Trung	Vice Chairman of the Board of Directors cum Independent Board Member, term 2021–2025 (Non-executive Board Member)	26/4/2021	
3	Ms Quach To Dung	Member of the Board of Directors, term 2021–2025 (Non-executive Board Member)	26/4/2021	
4	Ms Le Thi Xuan Lan	Member of the Board of Directors, term 2021–2025 (Non-executive Board Member)	26/4/2021	
5	Ms Luong Thi Huong Giang	Member of the Board of Directors, term 2021–2025 (Non-executive Board Member)	26/4/2021	

2. Meetings of the Board of Directors (in 2025):

No.	Member of the Board of Directors	Number of Board meetings attended	Attendance rate	Reason for non-attendance
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No.	Member of the Board of Directors	Number of Board meetings attended	Attendance rate	Reason for non-attendance
1	Mr Duong Nhat Nguyen	108/108	100%	-
2	Mr Nguyen Huu Trung	108/108	100%	-
3	Ms Quach To Dung	108/108	100%	-
4	Ms Le Thi Xuan Lan	108/108	100%	-
5	Ms Luong Thi Huong Giang	108/108	100%	-

3. Supervisory activities of the Board of Directors over the Board of General Directors:

- In 2025, in addition to quarterly meetings of the Board of Directors to discuss and provide opinions on the management and operational performance of the Board of General Directors as well as the implementation of resolutions and decisions of the Board of Directors, the Board of Directors also conducted monthly reviews based on periodic reports submitted by the Board of General Directors. Accordingly, the Board of Directors provided opinions and directions for the Board of General Directors to make appropriate and specific adjustments to business solutions. For matters beyond the authority of the General Director, the Board of Directors organized online meetings or collected written opinions in order to issue timely decisions and/or resolutions.
- On a monthly basis, the Standing Committee of the Board of Directors held expanded coordination meetings with the Executive Management, Head Office Divisions/Departments, regional units and Business Centers (BCs) across the entire system to promptly identify and resolve difficulties and obstacles arising in management and operational activities.
- Based on the business performance results for 2025, the Board of Directors assessed that the Board of General Directors fulfilled its assigned duties.

4. Activities of sub-committees under the Board of Directors (if any):

In addition to the activities of the Board of Directors, based on relevant legal regulations as well as Vietbank's operational practices and personnel situation, in 2025 the Board of Directors supplemented and adjusted the membership of councils and committees as appropriate to provide advisory support and assistance to the Board of Directors on matters related to banking operations, including macroeconomic policies and market trend forecasts, interest rate developments, risk management, human resources, business strategy-related issues, risk handling, investment, procurement of assets, services and goods, and network development.

5. Resolutions/Decisions of the Board of Directors (in 2025):

- a. *Resolutions of the Board of Directors: 208 resolutions*
(Details are provided in the attached list – Appendix DM 1).
- b. *Decisions of the Board of Directors: 236 decisions*
(Details are provided in the attached list – Appendix DM 2).

6. Other activities of the Board of Directors (if any):

With the aim of enhancing the business capacity of the entire system, optimizing operations from the Head Office to Business Centers (BCs), and strengthening coordination between Head Office Divisions and Business Centers under a customer-centric operational orientation, the Board of Directors resolutely directed the implementation of the restructuring of the business operation model along vertical lines from the Head Office to Business Centers throughout the entire system, in accordance with the resolution approved by the Board of Directors at the end of 2024. This has resulted in clear and significant improvements in business operations.

In 2025, Vietbank implemented the Bank-wide Restructuring Project with the objective of streamlining the organizational structure, establishing a reasonable delegation and decentralization framework, developing a multi-dimensional coordination mechanism, and defining the required competency framework for each unit and individual across the entire Vietbank system.

III. Board of Supervisors:

1. Information on members of the Board of Supervisors (BOS):

No.	Member of the Board of Supervisors	Position	Date of commencement / cessation as BOS member	Professional qualifications
1	Mr Hua Ngoc Nghia	Head of the Board of Supervisors	Term 2021–2025: April 26, 2021	Bachelor of Economics
2	Mr Mac Huu Danh	Full-time member	Term 2021–2025: April 26, 2021	Bachelor of Economics
3	Ms Nguyen Do Xuan Dung	Full-time member	Term 2021–2025: April 26, 2021	Bachelor of Economics

2. Meetings of the Board of Supervisors (as of December 31, 2025):

No.	Member of the Board of Supervisors	Number of meetings attended	Attendance rate	Reason for non-attendance
1	Mr Hua Ngoc Nghia	05/05	100%	-
2	Mr Mac Huu Danh	05/05	100%	-
3	Ms Nguyen Do Xuan Dung	05/05	100%	-

3. Supervisory activities of the Board of Supervisors over the Board of Directors, Executive Management and shareholders:

The Board of Supervisors performed its supervisory function over the activities of the Board of Directors, the Executive Management and shareholders in accordance with the roles and responsibilities of the Board of Supervisors as prescribed by the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, and guiding Decrees and Circulars on corporate governance of public companies; the Bank's Charter; the Bank's Internal Corporate Governance Regulations; as well as the Regulations on the organization and operation of the

Board of Supervisors.

Accordingly, the supervision of governance and executive bodies was carried out through meetings, consultations and discussions on specific matters; internal information and reporting mechanisms; results of periodic and ad-hoc audits conducted by the affiliated unit – the Internal Audit Department; and the system of processes and regulations under which business operations and activities are conducted.

4. Coordination between the Board of Supervisors and the Board of Directors, Executive Management and other managers:

The coordination mechanism between the Board of Supervisors and the Board of Directors and Executive Management was implemented smoothly and continuously, with information exchange conducted in accordance with the roles and responsibilities of each body. Representatives of the Board of Supervisors attended meetings of the Board of Directors and monthly executive briefings. Opinions and recommendations of the Board of Supervisors were duly recorded and considered for key agenda items at such meetings.

5. Other activities of the Board of Supervisors (if any):

The Board of Supervisors participated in the Conference on internal control and internal audit activities of credit institutions in 2025, organized by the Governor of the State Bank of Vietnam on September 12, 2025.

IV. Executive Management (Board of General Directors):

In 2025, Vietbank's Board of General Directors appointed two (02) additional Deputy General Directors (Ms. Phạm Linh and Ms. Lê Thanh Quý Ngọc) and dismissed one (01) Deputy General Director (Ms. Phạm Thị Mỹ Chi). As of December 31, 2025, the Board of General Directors comprised five (05) members, including one General Director and four (04) Deputy General Directors:

No.	Member of the Board of General Directors	Date of birth	Professional qualifications	Date of appointment / dismissal
1	Ms Tran Tuan Anh – General Director	27/03/1976	<ul style="list-style-type: none">- Master of Laws (Economic Law);- Bachelor of Finance and Credit.	14/08/2023
2	Mr Pham Danh – Deputy General Director	10/11/1980	<ul style="list-style-type: none">- Master's degree in Banking;- Bachelor's degree in Finance – Monetary – Credit.	13/11/2017
3	Mr Nguyen Tien Sy – Deputy General Director	08/12/1977	<ul style="list-style-type: none">- Master's degree in Business Administration.	08/03/2021
4	Ms Pham Thi My Chi – Deputy General Director	20/04/1964	<ul style="list-style-type: none">- Bachelor's degree in Finance and Credit.	Appointed: November 7, 2023 Dismissed: July 1, 2025

No.	Member of the Board of General Directors	Date of birth	Professional qualifications	Date of appointment / dismissal
5	Mr Pham Linh – Deputy General Director	27/10/1974	<ul style="list-style-type: none"> – Doctorate in Business Administration; – Master's degree in Finance and Banking; – Bachelor's degree in Finance and Credit. 	15/01/2025
6	Mr Le Thanh Quy Ngoc – Deputy General Director	11/12/1984	<ul style="list-style-type: none"> – Master's degree in Business Administration; – Bachelor's degree in Finance and Banking. 	10/6/2025

V. Chief Accountant:

No.	Full Name	Date of Birth	Professional qualifications	Date of appointment / dismissal
1	Ms Pham Thi My Chi	20/04/1964	Bachelor's degree in Finance and Credit	Appointed: 28/6/2024 Dismissed: 28/6/2025
2	Ms Nguyen Thi Thuy Minh	19/11/1979	Bachelor's degree in Accounting	28/6/2025

VI. Corporate Governance Training:

Corporate governance training programs attended in 2025 by members of the Board of Directors, Board of Supervisors, Executive Management, other managers and the Company Secretary in accordance with corporate governance regulations included:

- Senior banking management training program organized by the State Bank of Vietnam (sponsored by SECO – Switzerland).
- Seminar on promoting the AI revolution in Finance and Banking: Solutions from NVIDIA and GreenNode.
- Seminar by the Ministry of Public Security on assessment of money laundering and terrorist financing risks with the Banking Supervision Agency.
- Conference on comments on the draft Law on Personal Data Protection.
- Conference on implementation of the one-way overseas remittance code of conduct.
- Supervisory Review and Evaluation Process (SREP) framework under Pillar 2 of the Basel Committee.
- Risk management in card payment and bank account operations.

- Training on the implementation of Circular No. 58/2024/TT-NHNN on handling counterfeit and suspected counterfeit money, combined with practical identification exercises.
- Seminar on issues related to acceptance of collateral assets in substitution for debt repayment obligations.
- Seminar with the High People's Court on "Improving the efficiency of resolving cases involving credit institutions at People's Courts" in Nha Trang. Seminar on customer credit rating and scoring.
- Seminar on issues related to the Law on Value Added Tax and Decree No. 181/2025/ND-CP.
- Seminar "Investment Strategy in AI and Data" with KPMG.
- Seminar "Enhancing digital capacity and AI application at Vietbank" with Ho Chi Minh City University of Banking.
- Seminar on identification, investigation and detection of proliferation financing of weapons of mass destruction.
- Application of the Law on Electronic Transactions 2023 in digital banking operations.
- Seminar organized by the State Bank of Vietnam on updates on new fraud and scam methods in card payment activities and risk prevention measures in the final months of 2025.

VII. List of related persons of the public company and transactions with related persons:

1. List of related persons of the Company: details are provided in Appendix DM 3.
2. Transactions between the Company and its related persons; or between the Company and major shareholders, insiders and related persons of insiders:
 - Summary of transactions with related parties: details in Appendix DM 4.
 - Transactions between the Company and its related persons: two (02) transactions occurred, details in Appendix DM 5.
3. Transactions between insiders, related persons of insiders and subsidiaries or companies under the Company's control: None.
4. Transactions between the Company and other entities: None.




VIII. Share transactions of insiders and related persons of insiders (including the list of insiders and related persons of insiders)

1. List of insiders and related persons of insiders: details in Appendix DM 6.
2. Transactions of insiders and related persons with the Company's shares: transactions arose relating to the purchase of Vietbank shares for charter capital increase in 2025.

IX. Other matters requiring attention: None

Recipients:

- *As above;*
- *Board of Directors, Board of Supervisors (for reporting);*

Filed at: Office of the Board of Directors.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN OF THE BOARD OF DIRECTORS



DUONG NHAT NGUYEN



LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS FOR 2025

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
1	01/2025/NQ-HĐQT	02/01/2025	Submission No. 725/2024/TT-TGD of planning orientation in 2025 for Vietbank.	100%
2	02/2025/NQ-HĐQT	09/01/2025	Submission No. 08/2025/TT-VP.HĐQT dated 07/01/2025 issued by the Office of the Board of Directors regarding the first trading date of shares following the change in trading registration.	100%
3	03/2025/NQ-HĐQT	09/01/2025	Submission No. 07/2025/TT-TGD dated 06/01/2025 issued by the General Director, regarding changes and additions to charter capital content in Vietbank's charter	100%
4	04/2025/NQ-HĐQT	10/01/2025	Submission No. 12/2025/TT-TGD dated 08/01/2025 issued by the General Director, regarding the selection of an independent auditor to audit the use of proceeds from an outstanding privately place bonds, in compliance with Decrees 153/NĐ-CP and 65/2022/NĐ-CP in the reporting period of 2024.	100%
5	05/2025/NQ-HĐQT	10/01/2025	Q4/2024 Board of Directors Meeting(Report No.1/2025/BC-TGD on the business performing in December/2024 and for 2024.	100%
6	06/2025/NQ-HĐQT	10/01/2025	Q4/2024 Board of Directors Meeting (Report from Board of Directors)	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
7	07/2025/NQ-HĐQT	10/01/2025	Report on the performance results from General Director in 2024 (Report No. 02/2025/BC-TGD)	100%
8	08/2025/NQ-HĐQT	10/01/2025	Evaluation the performance results of Members of the Board of Directors and Committees under the Board of Directors for the year 2024.	100%
9	09/2025/NQ-HĐQT	14/01/2025	Submission No. 01/2025/TT - UBNS regarding the recruitment and appointment of the Deputy Chief Executive Officer of Vietbank - Mr. Phạm Linh.	100%
10	10/2025/NQ-HĐQT	22/01/2025	Submission No. 31/2025/TT-TGD dated 14/01/2025 regarding the issuance of limits and ratios related to liquidity risk.	100%
11	11/2025/NQ-HĐQT	22/01/2025	Report No. 20/2025/BC-TT XLN dated 03/01/2025 issued by the Debt Resolution Center regarding the application of the delegation regulation in debt resolution operations.	100%
12	12/2025/NQ-HĐQT	23/01/2025	Submission No. 02/2025/TT-UBNS dated 22/01/2025, issued by the Human Resources Committee, regarding the re-appointment of the Deputy Chief Executive Officer of Vietbank - Mr. Phạm Danh.	100%
13	13/2025/NQ-HĐQT	23/01/2025	Submission No. 44/2025/TT-TGD dated 21/01/2025 issued by the Chief Executive Officer regarding the termination of the Smart Card Project integrated with the	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			public transportation system and the termination of the validity of related documents.	
14	14/2025/NQ-HĐQT	24/01/2025	Submission No. 52/2025/TT-TGD dated 23/01/2025, issued by General Director on personnel changes in the Steering Committee for preventing corruption, negative practices, and crimes.	100%
15	15/2025/NQ-HĐQT	24/01/2025	Submission No. 51/2024/TT-TGD dated January 23, 2025 of the Chief Executive Officer regarding the adjustment of unit names within operational functions as stipulated in certain internal documents issued by the Board of Directors.	100%
16	16/2025/NQ-HĐQT	06/02/2025	Submission No. 03/2025/TT-UBNS dated February 4, 2025 of the Standing Committee of the Human Resources Committee concerning additional salary payments to Mr. Pham Linh – Deputy Chief Executive Officer.	100%
17	17/2025/NQ-HĐQT	06/02/2025	Report No. 01/2025/BC-UBNS dated February 4, 2025 of the Standing Committee of the Human Resources Committee regarding bonus payments to employees based on performance evaluation and classification results for the year 2024.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
18	18/2025/NQ-HĐQT	13/02/2025	Submission No. 35/2025/TT-VP.HĐQT dated February 11, 2025 of the Office of the Board of Directors about the schedule and procedures for organizing the 2025 Annual General Meeting of Shareholders.	100%
19	19/2025/NQ-HĐQT	14/02/2025	Submission No. 71A/2025/TT-TGD dated February 10, 2025 of the Chief Executive Officer regarding the internal assessment of capital adequacy based on opinions of the Risk Management Committee as stated in Report No. 01/2025/BC-UBQLRR dated February 12, 2025.	100%
20	20/2025/NQ-HĐQT	14/02/2025	Submission No. 03/2025/TT-UB CL&CĐ dated February 13, 2025 of the Strategy and Transformation Committee regarding the implementation of the project to establish and operate the Transformation Office and Project Management Office of Vietbank.	100%
21	21/2025/NQ-HĐQT	20/02/2025	Submission No. 89/2025/TT-TGD dated February 18, 2025 of the Chief Executive Officer regarding the issuance of a Decision on the establishment of the Information Technology Crisis Management Subcommittee.	100%
22	22/2025/NQ-HĐQT	25/02/2025	Submission No. 05/2025/TT-UBNS dated February 24, 2025 of the Human Resources Committee regarding the adjustment of	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			remuneration for the Chief Executive Officer of Vietbank.	
23	23/2025/NQ-HĐQT	28/02/2025	Submission No. 71B/2025/TT-TGD dated February 10, 2025 of the Chief Executive Officer regarding amendments and supplements to certain internal documents in accordance with the new organizational structure and operating model, as well as the annual periodic review <i>(including amendments and supplements to the Risk Management Policy and the Regulation on Internal Capital Adequacy Assessment of the Bank)</i> .	100%
24	24/2025/NQ-HĐQT	06/3/2025	Submission No. 112/2025/TT-TGD dated February 21, 2025 of the Chief Executive Officer regarding the review of the Bank's risk appetite for the year 2025.	100%
25	25/2025/NQ-HĐQT	12/3/2025	Submission No. 06/2025/TT-UBNS dated March 10, 2025 of the Standing Committee of the Human Resources Committee regarding the proposal to reorganize and allocate business regions within Vietbank.	100%
26	26/2025/NQ-HĐQT	13/3/2025	Submission No. 56/2025/TT-CT HĐMSTS dated March 11, 2025 of the Chairman of the Asset Procurement Council regarding the restructuring of asset and service procurement activities at Vietbank.	100%
27	27/2025/NQ-HĐQT	17/3/2025	Submission No. 22/2025/TT-VB.AMC dated February 27, 2025 of Vietbank AMC regarding the application of entrusted debt-handling remuneration for Vietbank AMC.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
28	28/2025/NQ-HĐQT	17/3/2025	Report No. 51/2025/BC-TGD dated March 12, 2025 of the Chief Executive Officer regarding the results of implementing the 3P remuneration mechanism in accordance with Resolution No. 130/2024/NQ-HĐQT.	100%
29	29/2025/NQ-HĐQT	17/3/2025	Submission No. 149/2025/TT-TGD dated March 13, 2025 of the Chief Executive Officer regarding the issuance of the Regulation on Debt Purchase and Sale Operations.	100%
30	30/2025/NQ-HĐQT	18/3/2025	Submission No. 148/2025/TT-TGD dated March 13, 2025 of the Chief Executive Officer regarding the issuance of the Regulation on the Organization and Operation of the Debt Purchase and Sale Council.	100%
31	31/2025/NQ-HĐQT	18/3/2025	Submission No. 153/2025/TT-TGD dated March 13, 2025 of the Chief Executive Officer regarding the establishment of the Debt Purchase and Sale Council.	100%
32	32/2025/NQ-HĐQT	18/3/2025	Submission No. 152/2025/TT-TGD dated March 13, 2025 of the Chief Executive Officer regarding the production and distribution of the Interest Rate Table and the Legal Framework & Trading Hours Table for Business Centers.	100%
33	33/2025/NQ-HĐQT	19/3/2025	Submission No. 161/2025/TT-TGD dated March 17, 2025 of the Chief Executive Officer regarding the addition of business lines to the business operations of Vietbank.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
34	34/2025/NQ-HĐQT	24/3/2025	Restructuring of the operations of Vietbank AMC (Vietbank One-Member Limited Liability Company for Debt Management and Asset Exploitation).	100%
35	35/2025/NQ-HĐQT	24/3/2025	Increase of Vietbank's capital contribution to Vietbank AMC.	100%
36	36/2025/NQ-HĐQT	24/3/2025	Submission No. 167/2025/TT-TGD dated March 18, 2025 of the Chief Executive Officer regarding the supplementation of the operating budget for the Debt Resolution Center to carry out debt purchase and sale activities of Vietbank.	100%
37	37/2025/NQ-HĐQT	25/3/2025	Submission No. 176/2025/TT-TGD dated March 20, 2025 of the Chief Executive Officer regarding the proposal to supplement sanction policies in debt resolution activities.	100%
38	38/2025/NQ-HĐQT	26/3/2025	Submission No. 175/2025/TT-TGD dated March 20, 2025 of the Chief Executive Officer regarding the proposal to amend and supplement the incentive and bonus policy to promote and enhance debt resolution activities.	100%
39	39/2025/NQ-HĐQT	26/3/2025	Submission No. 178/2025/TT-TGD dated March 21, 2025 of the Chief Executive Officer regarding the issuance of a replacement regulation on delegation of authority in debt resolution operations.	100%
40	40/2025/NQ-HĐQT	27/3/2025	Submission No. 184/2025/TT-TGD dated March 25, 2025 of the Chief Executive Officer regarding the issuance of the	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Regulation on Management of Operating Expenses of Vietbank.	
41	41/2025/NQ-HĐQT	27/3/2025	Submission No. 63/2025/TT-VP HĐQT dated March 25, 2025 of the Office of the Board of Directors regarding the approval of documents for organizing the 2025 Annual General Meeting of Shareholders.	100%
42	42/2025/NQ-HĐQT	31/3/2025	Submission No. 190/2025/TT-TGD dated March 27, 2025 of the Chief Executive Officer regarding the issuance of the Guarantee Regulation.	100%
43	43/2025/NQ-HĐQT	31/3/2025	Submission No. 68/2025/TT-VP HĐQT dated March 28, 2025 of the Office of the Board of Directors regarding the approval of documents and reports to be submitted to the 2025 Annual General Meeting of Shareholders.	100%
44	44/2025/NQ-HĐQT	1/4/2024	Submission No. 07/2025/TT-UBNS dated March 31, 2025 of the Standing Committee of the Human Resources Committee regarding the proposal to reorganize and allocate business regions within Vietbank.	100%
45	45/2025/NQ-HĐQT	2/4/2025	Submission No. 196/2025/TT-TGD dated March 28, 2025 of the Chief Executive Officer regarding the approval of the plan and issuance regulations for Vietbank Certificates of Deposit (CDs) in 2025 for individual and corporate customers.	100%
46	46/2025/NQ-HĐQT	4/4/2025	Submission No. 203/2025/TT-TGD dated April 2, 2025 of the Chief Executive Officer regarding approval of the investment	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			budget for the project to transform the solution for initiation and management of proposed credit facilities for corporate customers.	
47	47/2025/NQ-HĐQT	10/4/2025	Submission No. 210/2025/TT-TGD dated April 8, 2025 of the Chief Executive Officer regarding disclosure of the capital adequacy ratio as at December 31, 2024.	100%
48	48/2025/NQ-HĐQT	14/4/2025	Submission No. 218/2025/TT-TGD dated April 11, 2025 of the Chief Executive Officer regarding the issuance of Vietbank Certificates of Deposit in 2025 – Phase 01 – Issuance Plan.	100%
49	49/2025/NQ-HĐQT	14/4/2025	Submission No. 218/2025/TT-TGD dated April 11, 2025 of the Chief Executive Officer regarding the issuance of Vietbank Certificates of Deposit in 2025 – Phase 01 – Internal authorization.	100%
50	50/2025/NQ-HĐQT	17/4/2025	Submission No. 225/2025/TT-TGD dated April 16, 2025 of the Chief Executive Officer regarding disclosure of Vietbank's 2024 Annual Report.	100%
51	51/2025/NQ-HĐQT	18/4/2025	Submission No. 228/2025/TT-TGD dated April 16, 2025 of the Chief Executive Officer regarding members of the Debt Purchase and Sale Council.	100%
52	52/2025/NQ-HĐQT	18/4/2025	Submission No. 85/2025/TT-VP HĐQT dated April 14, 2025 of the Office of the Board of Directors regarding updates to documents and reports submitted to the 2025 Annual General Meeting of Shareholders.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
53	53/2025/NQ-HĐQT	21/4/2025	Submission No. 208/2025/TT-TGD dated April 8, 2025 of the Chief Executive Officer regarding the report on implementation results and proposals for the centralized treasury transaction model operation project.	100%
54	54/2025/NQ-HĐQT	23/4/2025	Submission No. 01/2025/TT-UBQLRR dated April 22, 2025 of the Risk Management Committee regarding the addition of personnel to the Risk Management Committee.	100%
55	55/2025/NQ-HĐQT	23/4/2025	Submission No. 239/2025/TT-TGD dated April 21, 2025 of the Chief Executive Officer regarding the establishment of the Credit Institution Rating Management Committee at Vietbank.	100%
56	56/2025/NQ-HĐQT	24/4/2025	Submission No. 240/2025/TT-TGD dated April 21, 2025 of the Chief Executive Officer regarding approval of the plan for early redemption of bonds privately issued by Vietbank in Phase 1 of 2023 (<i>base issuance code: VBBL2330001</i>).	100%
57	57/2025/NQ-HĐQT	25/4/2025	Board of Directors Meeting – Q1/2025 (<i>Report of the Chief Executive Officer on operating results for the first quarter</i>).	100%
58	58/2025/NQ-HĐQT	25/4/2025	Board of Directors Meeting – Q1/2025 (<i>Reports of the Office of the Board of Directors</i>).	100%
59	59/2025/NQ-HĐQT	28/4/2025	Submission No. 238/2025/TT-TGD dated April 21, 2025 of the Chief Executive Officer regarding amendments and supplements to the Regulation on the organization and	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			operation of Vietbank's executive management apparatus.	
60	60/2025/NQ-HĐQT	28/4/2025	Submission No. 251/2025/TT-TGD dated April 24, 2025 of the Chief Executive Officer regarding the issuance of the Regulation on corporate bond trading activities.	100%
61	61/2025/NQ-HĐQT	5/5/2025	Submission No. 261/2025/TT-TGD dated April 29, 2025 of the Chief Executive Officer regarding the supplementation of the operating budget for the Debt Resolution Center to support debt purchase and sale activities at Vietbank.	100%
62	62/2025/NQ-HĐQT	5/5/2025	Submission No. 262/2025/TT-TGD dated April 29, 2025 of the Chief Executive Officer regarding the addition of customer segments under Model 3 of the Business Center (TTKD) model and the issuance of the Regulation on the organization and operation of the Business Center.	100%
63	63/2025/NQ-HĐQT	8/5/2025	Submission No. 269/2025/TT-TGD dated May 6, 2025 of the Chief Executive Officer regarding the issuance of the Regulation on discounting negotiable instruments and other valuable papers.	100%
64	64/2025/NQ-HĐQT	8/5/2025	Submission No. 08/2025/TT-TT UBNS dated May 6, 2025 of the Standing Committee of the Human Resources	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Committee regarding the proposal to issue the Regulation on Executives.	
65	65/2025/NQ-HDQT	9/5/2025	Submission No. 100/2025/TT-VP HDQT dated May 6, 2025 of the Office of the Board of Directors regarding the implementation of the 2025 charter capital increase plan in accordance with Resolution No. 01/2025/NQ-DHDCD.	100%
66	66/2025/NQ-HDQT	9/5/2025	Submission No. 100/2025/TT-VP HDQT dated May 6, 2025 of the Office of the Board of Directors regarding the implementation of the 2025 charter capital increase plan in accordance with Resolution No. 01/2025/NQ-DHDCD	100%
67	67/2025/NQ-HDQT	9/5/2025	Submission No. 09/2025/TT-TT UBNS dated May 9, 2025 of the Standing Committee of the Human Resources Committee regarding the establishment of the Bank Restructuring Project Committee.	100%
68	68/2025/NQ-HDQT	12/5/2025	Regarding the budget for the Senior Banking Management Training Program, as set out in Submission No. 270/2025/TT-TTĐT dated April 24, 2025 of the Training Center <i>(approved by the Chief Executive Officer).</i>	100%
69	69/2025/NQ-HDQT	14/5/2025	Submission No. 07/2025/TT-UB CL&CD dated May 8, 2025 of the Strategy and	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Transformation Committee regarding the standardization of project management (PM) practices and the establishment of a supervision mechanism for the transformation program at Vietbank.	
70	70/2025/NQ-HĐQT	19/5/2025	Submission No. 10/2025/TT-TT UBNS dated May 15, 2025 of the Standing Committee of the Human Resources Committee regarding the removal of certain titles from the list of Executive Management members at Vietbank.	100%
71	71/2025/NQ-HĐQT	19/5/2025	Submission No. 01/2025/TT-HĐ XLRR dated May 15, 2025 of the Risk Resolution Council regarding the adjustment of personnel titles within the Risk Resolution Council and the establishment of a Debt Management Division under the Risk Resolution Council.	100%
72	72/2025/NQ-HĐQT	20/5/2025	Submission No. 281/2025/TT-TGĐ dated May 19, 2025 of the Chief Executive Officer regarding the plan for conducting an independent credit rating assessment in 2025 and approval of the budget for such independent credit rating activities.	100%
73	73/2025/NQ-HĐQT	22/5/2025	Submission No. 283/2025/TT-TGĐ dated May 19, 2025 of the Chief Executive Officer regarding approval of the plan for early redemption of privately issued bonds issued by Vietbank in 2023 (base issuance code: VBBL2330001).	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
74	74/2025/NQ-HĐQT	22/5/2025	Submission No. 284/2025/TT-TGD dated May 19, 2025 of the Chief Executive Officer regarding approval of the plan for early redemption of publicly issued bonds – Phase 2 of 2022 (<i>base issuance code: VBB123034</i>).	100%
75	75/2025/NQ-HĐQT	23/5/2025	Submission No. 285/2025/TT-TGD dated May 19, 2025 of the Chief Executive Officer regarding approval of the issuance plan, the plan for use of proceeds, and the debt repayment plan for funds raised from the 2025 private placement bond issuance (<i>issuance, use of proceeds, and repayment plan</i>).	100%
76	76/2025/NQ-HĐQT	23/5/2025	Submission No. 285/2025/TT-TGD dated May 19, 2025 of the Chief Executive Officer regarding approval of the issuance plan, the plan for use of proceeds, and the debt repayment plan for funds raised from the 2025 private placement bond offering (<i>other related matters</i>).	100%
77	77/2025/NQ-HĐQT	23/5/2025	Submission No. 292/2025/TT-TGD dated May 19, 2025 regarding the issuance of the Regulation on syndicated credit facilities.	100%
78	78/2025/NQ-HĐQT	26/5/2025	Submission No. 11/2025/TT-UBNS dated May 23, 2025 of the Human Resources Committee regarding the cessation of concurrent holding of the Chief Accountant position by Ms. Pham Thi My Chi, Deputy Chief Executive Officer.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
79	79/2025/NQ-HĐQT	26/5/2025	Submission No. 12/2025/TT-UBNS dated May 23, 2025 of the Human Resources Committee regarding the recruitment and appointment of Ms. Nguyen Thi Thuy Minh.	100%
80	80/2025/NQ-HĐQT	26/5/2025	Submission No. 13/2025/TT-UBNS dated May 23, 2025 of the Human Resources Committee regarding the appointment of a Deputy Chief Executive Officer of Vietbank.	100%
81	81/2025/NQ-HĐQT	29/5/2025	Submission No. 08/2025/TT-UBCL&CĐ dated May 28, 2025 of the Strategy and Transformation Committee regarding management personnel (Head of Office) of the Transformation Management Office.	100%
82	82/2025/NQ-HĐQT	5/6/2025	Submission No. 124/2025/TT-VP.HĐQT dated June 3, 2025 of the Office of the Board of Directors regarding approval of the principles for handling odd-lot shares and the dossier for reporting to the State Securities Commission on the issuance of shares to increase charter capital from equity.	100%
83	83/2025/NQ-HĐQT	9/6/2025	Submission No. 14/2025/TT-UBNS dated June 5, 2025 of the Human Resources Committee regarding settlement of the application for termination of the labor contract of Ms. Pham Thi My Chi, Deputy Chief Executive Officer of Vietbank.	100%
84	84/2025/NQ-HĐQT	11/6/2025	Submission No. 317/2025/TT-TGD dated June 6, 2025 of the Chief Executive Officer regarding the selection of an independent auditing firm to audit the report on the use	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			of proceeds from the public offering of additional shares to increase charter capital for the period 2023–2024.	
85	85/2025/NQ-HĐQT	16/6/2025	Submission No. 133/2025/TT-VP.HĐQT dated June 12, 2025 of the Office of the Board of Directors regarding approval of title adjustments and personnel changes in certain Councils and Committees under the Board of Directors.	100%
86	86/2025/NQ-HĐQT	16/6/2025	Submission No. 325/2025/TT-TGD dated June 11, 2025 of the Chief Executive Officer regarding principles for delegation of authority to business units and positions within the Financial Markets Division.	100%
87	87/2025/NQ-HĐQT	17/6/2025	Submission No. 267/2025/TT-TGD dated May 5, 2025 of the Chief Executive Officer regarding amendments and supplements to the Regulation on acceptance of collateral.	100%
88	88/2025/NQ-HĐQT	17/6/2025	Record date for finalizing the shareholder list to exercise rights to receive shares issued from equity (Submission No. 138/2025/TT-VP.HĐQT).	100%
89	89/2025/NQ-HĐQT	17/6/2025	Subsequent procedures for charter capital increase pursuant to Official Letter No. 2481/UBCK-QLCB dated June 16, 2025 of the State Securities Commission regarding share-issuance reporting documents (Submission No. 138/2025/TT-VP.HĐQT).	100%
90	90/2025/NQ-HĐQT	19/6/2025	Submission No. 15/2025/TT-UBNS dated June 17, 2025 of the Standing Committee of the Human Resources Committee regarding proposed amendments to the	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Regulation on authority in personnel matters.	
91	91/2025/NQ-HĐQT	20/6/2025	Submission No. 16/2025/TT-UBNS dated June 19, 2025 of the Standing Committee of the Human Resources Committee regarding issuance of the Code of Professional Ethics and Code of Conduct for Vietbank employees.	100%
92	92/2025/NQ-HĐQT	26/6/2025	Change of name and operating location of Vietbank Nguyen Khanh Toan Branch.	100%
93	93/2025/NQ-HĐQT	26/6/2025	Change of name and operating location of Vietbank Vinh Phuoc Branch.	100%
94	94/2025/NQ-HĐQT	26/6/2025	Change of name and operating location of Vietbank Binh Dang Branch.	100%
95	95/2025/NQ-HĐQT	26/6/2025	Submission No. 347/2025/TT-TGD dated June 24, 2025 of the Chief Executive Officer regarding issuance of the proposed remedial plan in the event of early intervention at Vietbank.	100%
96	96/2025/NQ-HĐQT	30/6/2025	Submission No. 349/2025/TT-TGD dated June 25, 2025 of the Chief Executive Officer regarding amendments to credit approval authority <i>(including the Regulation on credit approval authority and the Regulation on delegation of credit approval authority).</i>	100%
97	97/2025/NQ-HĐQT	30/6/2025	Submission No. 352/2025/TT-TGD dated June 27, 2025 of the Chief Executive Officer regarding proposed amendments to sanction policies in debt resolution activities.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
98	98/2025/NQ-HĐQT	30/6/2025	Submission No. 351/2025/TT-TGD dated June 27, 2025 of the Chief Executive Officer regarding approval in principle of changes to the organizational structure, functions, and duties of departments under the Financial Markets Division.	100%
99	99/2025/NQ-HĐQT	30/6/2025	Submission No. 350/2025/TT-TGD dated June 26, 2025 of the Chief Executive Officer regarding the budget for developing a loyalty program for Vietbank retail customers.	100%
100	100/2025/NQ-HĐQT	01/7/2025	Submission No. 17/2025/TT-UBNS dated June 30, 2025 of the Standing Committee of the Human Resources Committee regarding adjustment of the list of Executive Management members of Vietbank.	100%
101	101/2025/NQ-HĐQT	03/7/2025	Submission No. 360/2025/TT-TGD dated July 1, 2025 of the Chief Executive Officer regarding selection of an independent auditing firm to audit the report on the use of proceeds from outstanding privately issued bonds, in accordance with Decrees No. 153/2020/ND-CP and No. 65/2022/ND-CP <i>(reporting period: first half of 2025).</i>	100%
102	102/2025/NQ-HĐQT	03/7/2025	Submission No. 09/2025/TT-UBCL&CĐ dated July 2, 2025 of the Strategy and Transformation Committee regarding the proposed organizational structure and personnel of the Transformation Management Office (TMO) and Project Management Office (PMO).	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
103	103/2025/NQ-HĐQT	07/7/2025	Change of operating address of Vietbank Thanh Hoa Branch.	100%
104	104/2025/NQ-HĐQT	07/7/2025	Submission No. 367/2025/TT-TGD dated July 3, 2025 of the Chief Executive Officer regarding termination of the validity of Decision No. 91/NVQĐ-HĐQT.11 on establishment of the Treasury Center.	100%
105	105/2025/NQ-HĐQT	07/7/2025	Submission No. 368/2025/TT-TGD dated July 3, 2025 of the Chief Executive Officer regarding amendments to the Regulation on management, use, and custody of Vietbank's seals.	100%
106	106/2025/NQ-HĐQT	07/7/2025	Submission No. 370/2025/TT-TGD dated July 4, 2025 of the Chief Executive Officer regarding changes to personnel of the Steering Committee for anti-corruption, anti-negative practices, and crime prevention.	100%
107	107/2025/NQ-HĐQT	10/7/2025	Approval of the public share offering plan.	100%
108	108/2025/NQ-HĐQT	10/7/2025	Approval of the dossier for registration of additional public share offering.	100%
109	109/2025/NQ-HĐQT	10/7/2025	Submission No. 380/2025/TT-TGD dated July 9, 2025 of the Chief Executive Officer regarding selection of an independent auditing firm to audit the report on the use of proceeds from Vietbank's public bond issuance (Phase 3) <i>(bond code: VBB124007).</i>	100%
110	110/2025/NQ-HĐQT	11/7/2025	Board of Directors Meeting – Q2/2025 <i>(CEO's report on business performance for the first six months of 2025).</i>	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
111	111/2025/NQ-HĐQT	11/7/2025	Implementation of the plan to list Vietbank shares on HOSE.	100%
112	112/2025/NQ-HĐQT	11/7/2025	Board of Directors Meeting – Q2/2025 <i>(reports and submissions of the Office of the Board of Directors).</i>	100%
113	113/2025/NQ-HĐQT	16/7/2025	Change of name and operating location for Vietbank Nguyen Khanh Toan.	100%
114	114/2025/NQ-HĐQT	16/7/2025	Change of name and operating location for Vietbank Binh Dang.	100%
115	115/2025/NQ-HĐQT	16/7/2025	Termination of the Planning Policy Committee and personnel changes to the Asset Acceptance Council under the Board of Directors.	100%
116	116/2025/NQ-HĐQT	17/7/2025	Submission No. 241/2025/TT-HĐQLMS dated July 16, 2025 of the Procurement Management Council regarding adjustments to the restructuring of asset and service procurement activities.	100%
117	117/2025/NQ-HĐQT	21/7/2025	Submission No. 399/2025/TT-TGD dated July 18, 2025 of the Chief Executive Officer regarding amendments to Vietbank's charter capital as stipulated in the charter.	100%
118	118/2025/NQ-HĐQT	25/7/2025	Submission No. 409/2025/TT-TGD dated July 23, 2025 of the Chief Executive Officer regarding the report on implementation of the automated end-of-day cash balance monitoring model.	100%
119	119/2025/NQ-HĐQT	28/7/2025	Submission No. 18/2025/TT-UBNS dated July 24, 2025 of the Human Resources Committee regarding reappointment of Mr.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Nguyen Tien Sy as Deputy Chief Executive Officer.	
120	120/2025/NQ-HĐQT	28/7/2025	Submission No. 412/2025/TT-TGD dated July 24, 2025 of the Chief Executive Officer regarding issuance of the Regulation on lending, borrowing, and forward purchase and sale of valuable papers in the interbank market.	100%
121	121/2025/NQ-HĐQT	31/7/2025	Submission No. 178/2025/TT-VP.HĐQT dated July 29, 2025 of the Office of the Board of Directors regarding appointment of Secretaries to Councils and Committees under the Board of Directors.	100%
122	122/2025/NQ-HĐQT	31/7/2025	Submission No. 414/2025/TT-TGD dated July 25, 2025 of the Chief Executive Officer regarding the investment budget for server infrastructure and cybersecurity for the Vietbank Digital system upgrade project.	100%
123	123/2025/NQ-HĐQT	01/8/2025	Submission No. 182/2025/TT-VP.HĐQT dated July 31, 2025 of the Office of the Board of Directors regarding approval of the trading date for Vietbank shares following change of trading registration.	100%
124	124/2025/NQ-HĐQT	01/8/2025	Submission No. 425/2025/TT-TGD dated July 30, 2025 of the Chief Executive Officer regarding implementation of the Legal Documentation and Centralized Collateral Management Project.	100%
125	125/2025/NQ-HĐQT	04/8/2025	Submission No. 436/2025/TT-TGD dated July 31, 2025 of the Chief Executive Officer regarding issuance of the Financial	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Regulation and Brokerage Commission Regulation of Vietbank.	
126	126/2025/NQ-HĐQT	04/8/2025	Submission No. 409A/2025/TT-TGD dated July 23, 2025 of the Chief Executive Officer regarding adjustment of the risk appetite from June to November 2025.	100%
127	127/2025/NQ-HĐQT	06/8/2025	Submission No. 442/2025/TT-TGD dated August 4, 2025 of the Chief Executive Officer regarding proposed supplementation of brokerage fee and service fee budgets in asset resolution activities.	100%
128	128/2025/NQ-HĐQT	07/8/2025	Submission No. 187/2025/TT-VP.HĐQT dated August 5, 2025 of the Office of the Board of Directors regarding approval of additional documents for the public share offering.	100%
129	129/2025/NQ-HĐQT	11/8/2025	Submission No. 447/2025/TT-TGD dated August 7, 2025 of the Chief Executive Officer regarding the budget for outsourced personnel services.	100%
130	130/2025/NQ-HĐQT	14/8/2025	Submission No. 01/TT/BTDHo.25 of the Head Office Credit Division regarding credit extension to Mr. Nguyen Tuan Linh.	100%
131	131/2025/NQ-HĐQT	14/8/2025	Submission No. 258/2025/TT-HĐQLMS dated August 13, 2025 of the Procurement Management Council regarding amendments to procurement regulations and the regulation on organization and	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			operation of the Procurement Management Council.	
132	132/2025/NQ-HĐQT	18/8/2025	Submission No. 453/2025/TT-TGD dated August 13, 2025 of the Chief Executive Officer regarding disclosure of the capital adequacy ratio as at June 30, 2025.	100%
133	133/2025/NQ-HĐQT	18/8/2025	Submission No. 19/2025/TT-UBNS dated August 15, 2025 of the Standing Committee of the Human Resources Committee regarding proposal to develop the Regulation on assignment, delegation, and authorization at Vietbank.	100%
134	134/2025/NQ-HĐQT	20/8/2025	Change of name and operating location of Vinh Phuoc Transaction Office – Khanh Hoa Branch.	100%
135	135/2025/NQ-HĐQT	20/8/2025	Submission No. 456/2025/TT-TGD dated August 19, 2025 of the Chief Executive Officer regarding procurement of vehicles for Vietbank's executive management.	100%
136	136/2025/NQ-HĐQT	27/8/2025	Submission No. 459/2025/TT-TGD dated August 20, 2025 of the Chief Executive Officer regarding issuance of the Regulation on spokespersons and information disclosure at Vietbank.	100%
137	137/2025/NQ-HĐQT	29/6/2025	Submission No. 470/2025/TT-TGD dated August 26, 2025 of the Chief Executive Officer regarding issuance of the internal credit rating regulation for credit institutions and foreign bank branches.	100%
138	138/2025/NQ-HĐQT	03/9/2025	Submission No. 474/2025/TT-TGD dated August 29, 2025 of the Chief Executive	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Officer regarding amendments to the Regulation on organization and operation of Vietbank's executive management apparatus.	
139	139/2025/NQ-HĐQT	03/9/2025	Submission No. 476/2025/TT-TGD dated August 29, 2025 of the Chief Executive Officer regarding issuance of the Regulation on risk measurement model management.	100%
140	140/2025/NQ-HĐQT	08/9/2025	Submission No. 478/2025/TT-TGD dated September 3, 2025 of the Chief Executive Officer regarding issuance of the Information Security Regulation.	100%
141	141/2025/NQ-HĐQT	08/9/2025	Submission No. 479/2025/TT-TGD dated September 4, 2025 of the Chief Executive Officer regarding issuance of the Regulation on assignment, delegation, and authorization at Vietbank.	100%
142	142/2025/NQ-HĐQT	08/9/2025	Submission No. 483/2025/TT-TGD dated September 5, 2025 of the Chief Executive Officer regarding completion to participate in the Asian Excellence Awards 2025 under the category of Best Digital Bank in Vietnam.	100%
143	143/2025/NQ-HĐQT	10/9/2025	Submission No. 212/2025/TT-VP.HĐQT of the Office of the Board of Directors regarding finalization of the shareholder list and procedures to collect shareholders' written opinions on Vietbank's acquisition of real estate for use as bank headquarters.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
144	144/2025/NQ-HĐQT	12/9/2025	Submission No. 489/2025/TT-TGD dated September 9, 2025 of the Chief Executive Officer regarding approval of amendments to the private placement bond issuance plan (Phase 1, 2025).	100%
145	145/2025/NQ-HĐQT	15/9/2025	Submission No. 486/2025/TT-TGD dated September 8, 2025 of the Chief Executive Officer regarding issuance of the Regulation on re-issuance, amendment, and supplementation of Vietbank's operating license.	100%
146	146/2025/NQ-HĐQT	15/9/2025	Change of name and operating location of Ngo Gia Tu Transaction Office – Soc Trang Branch.	100%
147	147/2025/NQ-HĐQT	26/9/2025	Submission No. 508/2025/TT-TGD dated September 22, 2025 of the Chief Executive Officer regarding the allocation of additional budget for the Construction Project and deploy the OMNI CHANNEL solution for institutional customers.	100%
148	148/2025/NQ-HĐQT	26/9/2025	Approval in principle and documents for collecting shareholders' written opinions regarding acquisition of real estate for bank headquarters.	100%
149	149/2025/NQ-HĐQT	26/9/2025	Submission No. 20/2025/TT-UBNS dated September 25, 2025 of the Standing Committee of the Human Resources Committee regarding adjustment of the list of Executive Management members at Vietbank.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
150	150/2025/NQ-HĐQT	29/9/2025	Submission No. 521/2025/TT-TGD dated September 26, 2025 of the Chief Executive Officer regarding approval of the budget and spending norms for Spring publications and Tet (Binh Ngo 2026) gifts.	100%
151	151/2025/NQ-HĐQT	2/10/2025	Submission No. 519/2025/TT-TGD dated September 25, 2025 of the Chief Executive Officer regarding approval in principle of the project to connect with the VNeID electronic identification and authentication system	100%
152	152/2025/NQ-HĐQT	6/10/2025	<p>Tờ trình số 234/2025/TT-VP.HĐQT ngày 02/10/2025 của Văn phòng HĐQT v/v thông qua các bước thực hiện tiếp theo và ngày chốt danh sách cổ đông để thực hiện quyền mua cổ phiếu từ đợt chào bán cổ phiếu ra công chúng, công bố Bản Thông báo chào bán sau khi nhận Giấy chứng nhận chào bán thêm cổ phiếu ra công chúng từ Ủy ban Chứng khoán Nhà nước.</p> <p>Submission No. 234/2025/TT-VP.HĐQT dated October 2, 2025 of the Office of the Board of Directors regarding approval of subsequent implementation steps and record date for shareholders to exercise rights to purchase shares from the public offering, and disclosure of the offering notice after receipt of the public offering certificate from the State Securities Commission.</p> <p>Submission No. 234/2025/TT-VP.HĐQT, dated October 2, 2025, of the Office of the</p>	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Board of Directors concerning the disclosure of the offering notice following receipt of the public offering certificate from the State Securities Commission, as well as the approval of subsequent implementation steps and record date for shareholders to exercise rights to purchase shares from the public offering.	
153	153/2025/NQ-HĐQT	8/10/2025	Submission No. 10/2025/TT-UBCL&CĐ dated October 7, 2025 of the Strategy and Transformation Committee regarding adjustment of personnel authority at the Transformation Management Office.	100%
154	154/2025/NQ-HĐQT	10/10/2025	Board of Directors Meeting – Q3/2025 <i>(Report of the Chief Executive Officer)</i> .	100%
155	155/2025/NQ-HĐQT	10/10/2025	Board of Directors Meeting – Q3/2025 <i>(Reports of the Office of the Board of Directors)</i> .	100%
156	156/2025/NQ-HĐQT	17/10/2025	Approval of the issuance plan for Vietbank Certificates of Deposit (Phase 02) <i>(Submission No. 547/2025/TT-TGD)</i> .	100%
157	157/2025/NQ-HĐQT	17/10/2025	Submission No. 547/2025/TT-TGD dated October 13, 2025 of the Chief Executive Officer regarding issuance of Vietbank Certificates of Deposit in 2025 (Phase 02) with the corresponding issuance plan.	100%
158	158/2025/NQ-HĐQT	20/10/2025	Submission No. 555/2025/TT-TGD dated October 16, 2025 of the Chief Executive Officer regarding issuance of the Regulation on documentary credit operations and related business activities.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
159	159/2025/NQ-HĐQT	20/10/2025	Submission No. 556/2025/TT-TGD dated October 16, 2025 of the Chief Executive Officer regarding issuance of the Regulation on factoring and related factoring services at Vietbank.	100%
160	160/2025/NQ-HĐQT	20/10/2025	Submission No. 559/2025/TT-TGD dated October 17, 2025 of the Chief Executive Officer regarding approval of amendments to internal mechanisms and policies applicable to the 2025 private placement bond offering (Phase 1).	100%
161	161/2025/NQ-HĐQT	21/10/2025	Approval in principle of the investment project for construction of a new headquarters in Can Tho.	100%
162	162/2025/NQ-HĐQT	23/10/2025	Submission No. 02/TT/BTDHo.25 dated October 20, 2025 regarding credit extension to Mr. Nguyen Tuan Linh.	100%
163	163/2025/NQ-HĐQT	27/10/2025	Submission No. 569/2025/TT-TGD dated October 22, 2025 of the Chief Executive Officer regarding the internal competition and reward program for foreign exchange business activities.	100%
164	164/2025/NQ-HĐQT	29/10/2025	Submission No. 577/2025/TT-TGD dated October 27, 2025 of the Chief Executive Officer regarding amendments to the Regulation on domestic issuance of security.	100%
165	165/2025/NQ-HĐQT	31/10/2025	Submission No. 01/2025/TT-BCĐ dated October 29, 2025 of the Bank Restructuring Project Steering Committee regarding issuance of a replacement Regulation on	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			the organization of the executive management apparatus in Vietbank.	
166	166/2025/NQ-HĐQT	03/11/2025	Submission No. 588/2025/TT-TGD dated October 31, 2025 of the Chief Executive Officer regarding issuance of the Regulation on delegation of approval authority in debt resolution operations.	100%
167	167/2025/NQ-HĐQT	03/11/2025	Submission No. 590/2025/TT-TGD dated October 31, 2025 of the Chief Executive Officer regarding implementation of Resolution No. 02/2025/NQ-ĐHĐCĐ.	100%
168	168/2025/NQ-HĐQT	06/11/2025	Change of operating address of Hung Dung Transaction Office – Nghe An Branch.	100%
169	169/2025/NQ-HĐQT	07/11/2025	Submission No. 593/2025/TT-TGD dated November 3, 2025 of the Chief Executive Officer regarding adjustment of the debt recovery promotion program and proposed supplementation of the incentive budget for debt resolution activities.	100%
170	170/2025/NQ-HĐQT	11/11/2025	Submission No. 603/2025/TT-TGD regarding selection of an independent auditing firm to audit the charter capital report under the capital increase plan through issuance of shares to existing shareholders in 2025.	100%
171	171/2025/NQ-HĐQT	11/11/2025	Submission No. 605/2025/TT-TGD regarding issuance of the Regulation on anti-money laundering, counter-terrorist financing, and prevention of proliferation of weapons of mass destruction at Vietbank.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
172	173/2025/NQ-HĐQT	13/11/2025	Submission No. 606/2025/TT-TGD dated November 6, 2025 of the Chief Executive Officer regarding approval of the budget for outsourced security services in 2026.	100%
173	173/2025/NQ-HĐQT	14/11/2025	Submission No. 275/2025/TT-VP.HĐQT dated November 11, 2025 of the Office of the Board of Directors regarding shareholders' exercise of rights to nominate and stand for election of members of the Board of Directors and the Board of Supervisors for the 2026-2030 term.	100%
174	174/2025/NQ-HĐQT	17/11/2025	Submission No. 09/2025/TT-BQTN dated November 12, 2025 of the Debt Management Division regarding the members of the Debt Management Division under the Risk Resolution Council.	100%
175	175/2025/NQ-HĐQT	17/11/2025	Submission No. 02/2025/TT-BCD regarding the implementation of the new organizational structure model and personnel arrangement in accordance with the Regulation on the organization and operation of the executive management apparatus.	100%
176	176/2025/NQ-HĐQT	17/11/2025	Submission No. 621/2025/TT-TGD dated November 14, 2025 of the Chief Executive Officer regarding approval in principle for decorations at Lim2 and 132 TTKD for Christmas 2025, New Year 2026, and Lunar New Year (Binh Ngo) 2026.	100%
177	177/2025/BBH-HĐQT	17/11/2025	Submission No. 281/2025/TT-VP HĐQT dated November 14, 2025 of the Office of the Board of Directors regarding the	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			organizational structure, functions, and duties of the Office of the Board of Directors.	
178	178/2025/NQ-HĐQT	19/11/2025	Submission No. 283/2025/TT-VP HĐQT dated November 17, 2025 of the Office of the Board of Directors regarding approval of adjustments and personnel changes in certain Councils/Committees under the Board of Directors.	100%
179	179/2025/NQ-HĐQT	19/11/2025	Submission No. 284/2025/TT-VP HĐQT regarding the proposal for approval in principle and budget for implementation of Shareholder Services.	100%
180	180/2025/NQ-HĐQT	20/11/2025	Change of name and operating location of Trung Hoa Transaction Office – Hanoi Branch.	100%
181	181/2025/NQ-HĐQT	25/11/2025	Submission No. 635/2025/TT-TGD dated November 24, 2025 of the Chief Executive Officer regarding support for communities affected by storm and flood damage.	100%
182	182/2025/NQ-HĐQT	27/11/2025	Submission No. 03/2025/TT-BCĐ dated November 25, 2025 of the Bank Restructuring Project Steering Committee regarding adjustment of the pilot implementation timeline for the new organizational structure model within the Information Technology Division and pilot implementation within the Retail Division.	100%
183	183/2025/NQ-HĐQT	01/12/2025	Submission No. 637/2025/TT-TGD regarding submission of the gift budget for Vietbank's 2026 retail customer loyalty program.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
184	184/2025/NQ-HĐQT	01/12/2025	Submission No. 293/2025/TT-VP HĐQT dated November 27, 2025 of the Office of the Board of Directors regarding adjustments to the timeline for transfer of rights to buy, and the timeline for registration and payment for stock purchases in the additional public stock offering to increase charter capital in 2025.	100%
185	185/2025/NQ-HĐQT	01/12/2025	Submission No. 642/2025/TT-TGD dated November 28, 2025 of the Chief Executive Officer regarding issuance of the Regulation on capital contribution and acquisition of shares at Vietbank.	100%
186	186/2025/NQ-HĐQT	01/12/2025	Submission No. 643/2025/TT-TGD dated November 28, 2025 of the Chief Executive Officer regarding implementation of signing a transfer contract for the real estate asset being Lim2 Tower Building – 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City.	100%
187	187/2025/NQ-HĐQT	03/12/2025	Submission No. 644/2025/TT-TGD dated December 1, 2025 of the Chief Executive Officer regarding approval of the 2026 cleaning service budget for Ho Chi Minh City Head Office, Hanoi Head Office, Ho Chi Minh City Region, Long An Region, and Hanoi Region.	100%
188	188/2025/NQ-HĐQT	04/12/2025	Official Letter No. 05/2025/CV-BKS dated December 2, 2025 of the Supervisory Board regarding selection of an independent auditing firm for 2026.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
189	189/2025/NQ-HĐQT	04/12/2025	Submission No. 645/2025/TT-TGD dated December 2, 2025 of the Chief Executive Officer regarding the implementation plan for launching the Vietbank Digital Plus application.	100%
190	190/2025/NQ-HĐQT	04/12/2025	Supervisory Board letter dated December 2, 2025 regarding seeking the Board of Directors' opinion on the 2026 Internal Audit activity plan.	100%
191	191/2025/NQ-HĐQT	04/12/2025	Submission No. 647/2025/TT-TGD dated December 2, 2025 of the Chief Executive Officer regarding issuance of the Regulation on lending, borrowing, and forward purchase of valuable papers in the interbank market.	100%
192	192/2025/NQ-HĐQT	08/12/2025	Submission No. 652/2025/TT-TGD dated December 4, 2025 of the Chief Executive Officer regarding payment of Corebanking system license fees to Finastra for 2026.	100%
193	193/2025/NQ-HĐQT	08/12/2025	Submission No. 21/2025/TT-TT UBNS dated December 4, 2025 of the Standing Committee of the Human Resources Committee regarding adjustment of the list of Executive Management members at Vietbank.	100%
194	194/2025/NQ-HĐQT	08/12/2025	Submission No. 22/2025/TT-TTUBNS dated December 5, 2025 of the Standing Committee of the Human Resources Committee regarding proposal to issue the Code of Professional Ethics and Code of Conduct for Vietbank employees.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
195	195/2025/NQ-HĐQT	11/12/2025	Submission No. 659/2025/TT-TGD dated December 10, 2025 of the Chief Executive Officer regarding termination of validity of certain internal documents in the Internal Document Management System.	100%
196	196/2025/NQ-HĐQT	18/12/2025	Submission No. 307/2025/TT-VP HĐQT regarding adjustment of the timeline for shareholders to exercise nomination and self-nomination rights for candidates for the Board of Directors and Supervisory Board for the 2026-2030 term.	100%
197	197/2025/NQ-HĐQT	19/12/2025	Submission No. 667/2025/TT-TGD dated December 17, 2025 of the Chief Executive Officer regarding proposed adjustments to sanction policies in debt resolution activities.	100%
198	198/2025/NQ-HĐQT	22/12/2025	Submission No. 03/TT/BTDH.25 dated December 15, 2025 of the Head Office Credit Division regarding credit extension to Ms. Nguyen Thi Thuy Trang.	100%
199	199/2025/NQ-HĐQT	23/12/2025	Submission No. 672/2025/TT-TGD dated December 19, 2025 of the Chief Executive Officer regarding issuance of certain documents subject to approval authority of the Board of Directors.	100%
200	200/2025/NQ-HĐQT	25/12/2025	Submission No. 675/2025/TT-TGD dated December 23, 2025 of the Chief Executive Officer regarding termination of validity of Decision No. 19/2023/QĐ-HĐQT on establishment of the Information Crisis Management Subcommittee.	100%

No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
201	201/2025/NQ-HĐQT	25/12/2025	Submission No. 678/2025/TT-TGD dated December 24, 2025 of the Chief Executive Officer regarding approval of the plan for Vietbank's second private placement bond issuance in 2025.	100%
202	202/2025/NQ-HĐQT	25/12/2025	Submission No. 679/2025/TT-TGD dated December 24, 2025 of the Chief Executive Officer regarding approval of amendments and supplements to the plan for Vietbank's first private placement bond issuance in 2025.	100%
203	203/2025/NQ-HĐQT	25/12/2025	Submission No. 318/2025/TT-VP HĐQT regarding approval of the results from the additional public share offering, the issuance results report, and procedures to complete the additional share issuance in 2025.	100%
204	204/2025/NQ-HĐQT	26/12/2025	Submission No. 683/2025/TT-TGD regarding selection of an independent auditing firm for the charter capital report in accordance with Resolution No. 01/2025/NQ-DHĐCĐ.	100%
205	205/2025/NQ-HĐQT	29/12/2025	Submission No. 684/2025/TT-TGD regarding the Board of Directors' authorization to the Chief Executive Officer for matters relating to the plan for the second private placement bond issuance in 2025.	100%
206	206/2025/NQ-HĐQT	31/12/2025	Submission No. 685/2025/TT-TGD dated December 26, 2025 of the Chief Executive Officer regarding supplementation of the	100%



No.	Resolution No.	Date of Issuance	Summary of Contents	Approval Rate (%)
			Tet (Binh Ngo) 2026 decoration budget at Lim2.	
207	207/2025/NQ-HĐQT	31/12/2025	Submission No. 688/2025/TT-TGD regarding payment of core banking system license fees to Finastra.	100%
208	208/2025/NQ-HĐQT	31/12/2025	Submission No. 693/2025/TT-TGD regarding payment of the 13th-month salary for 2025 and New Year 2026 bonuses.	100%



LIST OF BOARD OF DIRECTORS' DECISIONS FOR 2025

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
1	01/2025/QĐ-HĐQT	02/01/2025	Title adjustment for Mr. Nguyen Nhat Tuan – Assistant to the CEO concurrently serving as Hanoi Regional Director.	100%
2	02/2025/QĐ-HĐQT	02/01/2025	Title adjustment for Mr. Tran Van Nam – Regional Director, Nghe An – Thanh Hoa.	100%
3	03/2025/QĐ-HĐQT	02/01/2025	Delegation of credit approval authority to Senior Approver (Group B) – Mr. Nguyen Huynh Quang Huy.	100%
4	03A/2025/QĐ-HĐQT	02/01/2025	Title adjustment for Ms. Le Thi Minh Ngoc – Head of Personal Banking Division appointed as Head of Retail Banking Division.	100%
5	03B/2025/QĐ-HĐQT	02/01/2025	Title adjustment for Mr. Doan Ha Tuyen – Head of Credit Division appointed as Head of Appraisal and Approval Division.	100%
6	04/2025/QĐ-HĐQT	03/01/2025	Issuance of the Regulation on the organization and operation of the Debt Restructuring Council.	100%
7	05/2025/QĐ-HĐQT	03/01/2025	Establishment of the Debt Council.	100%
8	06/2025/QĐ-HĐQT	15/01/2025	Recruitment and appointment of Mr. Pham Linh to the position of Deputy Chief Executive Officer.	100%
9	07/2025/QĐ-HĐQT	21/01/2025	Nomination of Mr. Nong Thuy Hoang Phuong.	100%
10	08/2025/QĐ-HĐQT	21/01/2025	Recruitment and appointment of Mr. Le Quy Don.	100%
11	09/2025/QĐ-HĐQT	22/01/2025	Issuance of liquidity risk limits and ratios.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
			Renomination of Mr. Hoang Thanh Lam – Regional Director, Mekong Delta Region.	
12	10/2025/QĐ-HĐQT	22/01/2025	Reappointment of Mr. Hoang Thanh Lam – Regional Director, Western Region	100%
13	11/2025/QĐ-HĐQT	22/01/2025	Reappointment of Mr. Nguyen Nhat Tuan – Assistant to the CEO concurrently serving as Northern Region Director.	100%
14	12/2025/QĐ-HĐQT	22/01/2025	Reappointment of Mr. Tran Thai Nam – Regional Director, Quang Ninh – Hai Phong.	100%
15	13/2025/QĐ-HĐQT	22/01/2025	Reappointment of Mr. Pham Duc Nhan – Regional Director, Nam Trung Bo - Tay Nguyen.	100%
16	14/2025/QĐ-HĐQT	22/01/2025	Reappointment of Mr. Nguyen Thanh Chung – Deputy Head in charge of Finance Division concurrently serving as Head of ALM Department and Head of Finance Department.	100%
17	15/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Pham Danh as Deputy Chief Executive Officer of Vietbank.	100%
18	16/2025/QĐ-HĐQT	23/01/2025	Termination of the smart card project integrating with public transport systems and termination of validity of related documents.	100%
19	17/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Do Tan Vu – Branch Director, Quang Ngai.	100%
20	18/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Nguyen Hong Hai – Branch Director, Ba Ria – Vung Tau.	100%
21	19/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Nguyen Minh Ha – Branch Director, An Giang.	100%
22	20/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Nguyen Anh Dao – Branch Director, Dak Lak.	100%
23	21/2025/QĐ-HĐQT	23/01/2025	Extension of reappointment term for Mr. Nguyen Xuan Quang – Deputy Head in charge, Quang Nam Branch.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
24	22/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Vu Dinh Trung – Deputy Branch Director, Bac Sai Gon Branch.	100%
25	23/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Nguyen Van Phu – Branch Director, Binh Dinh.	100%
26	24/2025/QĐ-HĐQT	23/01/2025	Reappointment of Mr. Nguyen Cong Minh – Branch Director, Vinh Phuc.	100%
27	25/2025/QĐ-HĐQT	24/01/2025	Personnel changes to the Steering Committee for anti-corruption, anti-negative practices, and crime prevention.	100%
28	26/2025/QĐ-HĐQT	24/01/2025	Adjustment of names of business units in certain internal documents issued by the Board of Directors.	100%
29	26A/2025/QĐ-HĐQT	24/01/2025	Extension of appointment term for Ms. Nguyen Thi Phuong Thao – Deputy Head of Risk Management Division concurrently serving as Director of the Debt Management Center.	100%
30	27/2025/QĐ-HĐQT	10/02/2025	Recruitment and appointment of Ms. Truong Ngoc Bich Van as Deputy Head of the Office for Strategic Projects Management at Vietbank.	100%
31	28/2025/QĐ-HĐQT	21/02/2025	Establishment of the IT Crisis Management Subcommittee.	100%
32	29/2025/QĐ-HĐQT	25/02/2025	Salary adjustment for Ms. Tran Tuan Anh – Chief Executive Officer of Vietbank.	100%
33	30/2025/QĐ-HĐQT	25/02/2025	Appointment of Mr. Vu Duc Dung – Branch Director, Quang Ninh.	100%
34	31/2025/QĐ-HĐQT	28/02/2025	Appointment of Ms. Ngo Tran Doan Trinh as Specialist, Office of the Board of Directors.	100%
35	32/2025/QĐ-HĐQT	28/02/2025	Amendments and supplements to the Risk Management Policy.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
36	33/2025/QĐ-HĐQT	28/02/2025	Amendments and supplements to the Regulation on Internal Capital Adequacy Assessment (ICAAP).	100%
37	34/2025/QĐ-HĐQT	28/02/2025	Adjustment of concurrent title of Ho Chi Minh City Region 2 Director for Mr. Pham Danh.	100%
38	35/2025/QĐ-HĐQT	28/02/2025	Cessation of concurrent position as Assistant to the CEO and Head of Corporate Banking Division for Mr. Nguyen Hoang Anh Vu.	100%
39	36/2025/QĐ-HĐQT	28/02/2025	Recruitment and appointment of Mr. Tran Dai – Branch Director, Quang Nam.	100%
40	37/2025/QĐ-HĐQT	03/3/2025	Removal from position of Deputy Head in charge, Quang Nam Branch for Mr. Nguyen Xuan Quang.	100%
41	38/2025/QĐ-HĐQT	04/3/2025	Establishment of the Credit Council.	100%
42	39/2025/QĐ-HĐQT	05/3/2025	Salary adjustment for Ms. Ngo Tran Doan Trinh – Specialist, Office of the Board of Directors.	100%
43	40/2025/QĐ-HĐQT	06/3/2025	Issuance of Vietbank's Risk Appetite Statement.	100%
44	41/2025/QĐ-HĐQT	10/3/2025	Transfer and appointment of Ms. Nguyen Thi Phuong Thao as Director of the Debt Resolution Center.	100%
45	42/2025/QĐ-HĐQT	17/3/2025	Issuance of the Regulation on Vietbank's debt purchase and sale operations.	100%
46	43/2025/QĐ-HĐQT	18/3/2025	Recruitment and appointment of Ms. Tran Thi Ngoc Ly – Head of Human Resources Division.	100%
47	44/2025/QĐ-HĐQT	18/3/2025	Issuance of the Regulation on the organization and operation of the Debt Purchase and Sale Council.	100%
48	45/2025/QĐ-HĐQT	18/3/2025	Confirmation of members of Vietbank's Debt Purchase and Sale Council.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
49	46/2025/QĐ-HĐQT	21/3/2025	Personnel transfer of Mr. Nguyen Van Vuong – Senior Specialist, Policy & Information Security Department, IT Division.	100%
50	47/2025/QĐ-HĐQT	21/3/2025	Personnel transfer and title assignment of Mr. Vo Duy Hieu – IT Specialist appointed as Senior Specialist, Policy & Information Security Department, IT Division.	100%
51	48/2025/QĐ-HĐQT	24/3/2025	Removal from position of Mr. Nguyen Thanh Chung – Deputy Head in charge of Finance Division.	100%
52	49/2025/QĐ-HĐQT	24/3/2026	Removal from position of Mr. Nguyen Tho Nam – Senior Specialist, PMO Office.	100%
53	50/2025/QĐ-HĐQT	24/3/2027	Appointment of Mr. Nguyen Tho Nam as Deputy Head in charge of Finance Division.	100%
54	51/2025/QĐ-HĐQT	25/3/2025	Reappointment of Mr. Do Phuoc Hieu – Branch Director, Kien Giang.	100%
55	52/2025/QĐ-HĐQT	27/3/2025	Issuance of the Regulation on delegation of approval authority in debt resolution operations at Vietbank.	100%
56	53/2025/QĐ-HĐQT	27/3/2025	Issuance of the Regulation on operating expense management.	100%
57	54/2025/QĐ-HĐQT	31/3/2025	Issuance of the Guarantee Regulation.	100%
58	55/2025/QĐ-HĐQT	02/4/2025	Amendment to the business region division at Vietbank issued under Board Decision No. 231/2024/QĐ-HĐQT.	100%
59	56/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Nguyen Nhat Tuan as Region 1 Director, Northern Region.	100%
60	57/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Tran Thai Nam as Deputy Director of Region 1 concurrently serving as Branch Director, Hai Phong Branch.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
61	58/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Tran Van Nam as Region 2 Director, North Central Region.	100%
62	59/2025/QĐ-HĐQT	02/4/2025	Removal from the position of Branch Director, Da Nang Branch for Ms. Le Thi Kim Lien.	100%
63	60/2025/QĐ-HĐQT	02/4/2025	Appointment of Ms. Le Thi Kim Lien as Region 3 Director.	100%
64	61/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Dinh Trong Dung as Deputy Director in charge, Da Nang Branch.	100%
65	62/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Pham Danh as Deputy Chief Executive Officer concurrently serving as Region 4 Director and Branch Director, Sai Gon Branch.	100%
66	63/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Nguyen Hoang Anh Vu as Region 5 Director.	100%
67	64/2025/QĐ-HĐQT	02/4/2025	Appointment of Mr. Hoang Thanh Lam as Region 6 Director concurrently serving as Branch Director, Soc Trang Branch.	100%
68	65/2025/QĐ-HĐQT	02/4/2025	Removal from the position of Regional Director, South Central Coast – Central Highlands for Mr. Pham Duc Nhan.	100%
69	66/2025/QĐ-HĐQT	18/4/2025	Members of the Debt Purchase and Sale Council.	100%
70	67/2025/QĐ-HĐQT	22/4/2025	Personnel of the Investment Committee.	100%
71	68/2025/QĐ-HĐQT	22/4/2025	Renomination of Mr. Nguyen Tien Nghia – Dong Thap Branch.	100%
72	69/2025/QĐ-HĐQT	23/4/2025	Personnel of the Risk Management Committee.	100%
73	70/2025/QĐ-HĐQT	23/4/2025	Establishment of the Credit Institution Rating Management Committee.	100%
74	71/2025/QĐ-HĐQT	28/4/2025	Delegation of credit approval authority to Senior Approvers (Group B).	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
75	72/2025/QĐ-HĐQT	28/4/2025	Issuance of the Regulation on corporate bond trading operations.	100%
76	73/2025/QĐ-HĐQT	29/4/2025	Members of the Debt Council.	100%
77	74/2025/QĐ-HĐQT	29/4/2025	Renomination of Ms. Pham Thi Hong Phuc – Head of the Operations Division.	100%
78	75/2025/QĐ-HĐQT	05/5/2025	Renomination of Ms. Le Thi Minh Ngoc – Head of the Retail Banking Division.	100%
79	76/2025/QĐ-HĐQT	05/5/2025	Establishment of the Vehicle Asset Liquidation Council.	100%
80	77/2025/QĐ-HĐQT	09/5/2025	Issuance of the Regulation on Executives at Vietbank	100%
81	78/2025/QĐ-HĐQT	09/5/2025	Issuance of the Regulation on discounting negotiable instruments and other valuable papers.	100%
82	79/2025/QĐ-HĐQT	09/5/2025	Establishment of the Bank Restructuring Project Team.	100%
83	80/2025/QĐ-HĐQT	12/5/2025	Issuance of the Regulation on the organization and operation of the Business Center.	100%
84	81/2025/QĐ-HĐQT	15/5/2025	Establishment of the Transformation Management Office under the Strategy and Transformation Committee.	100%
85	82/2025/QĐ-HĐQT	15/5/2025	Title adjustment for Ms. Truong Ngoc Bich Van – Deputy Head of the Transformation Management Office.	100%
86	83/2025/QĐ-HĐQT	15/5/2025	List of personnel participating in the project supporting the Transformation Management Office and Project Management.	100%
87	84/2025/QĐ-HĐQT	15/5/2025	Personnel transfer from the Strategic Projects Management Office to the Transformation Management Office.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
88	85/2025/QĐ-HĐQT	16/5/2025	Personnel transfer from the Administration Unit – DVNB Center – Business Support Division to the Office of the Board of Directors.	100%
89	86/2025/QĐ-HĐQT	19/5/2025	Executive Management members of Vietbank.	100%
90	87/2025/QĐ-HĐQT	19/5/2025	Personnel of the Risk Resolution Council.	100%
91	88/2025/QĐ-HĐQT	19/5/2025	Personnel of the Debt Management Division under the Risk Resolution Council.	100%
92	89/2025/QĐ-HĐQT	23/5/2025	Issuance of the Regulation on syndicated credit facilities.	100%
93	90/2025/QĐ-HĐQT	29/5/2025	Cessation of participation of KPMG personnel in the Transformation Management Office and Project Management support project.	100%
94	91/2025/QĐ-HĐQT	29/5/2025	List of personnel participating in the Transformation Management Office and Project Management support project.	100%
95	92/2025/QĐ-HĐQT	03/6/2025	Termination of assignment as Deputy Director in charge of the Financial Markets Division for Mr. Le Tran Hong Phuc; assignment of Deputy Director of the Financial Markets Division.	100%
96	93/2025/QĐ-HĐQT	03/6/2025	Recruitment and appointment of Mr. Nguyen Thanh Phuc as Head of the Financial Markets Division.	100%
97	94/2025/QĐ-HĐQT	03/6/2025	Establishment of the Asset Liquidation Council.	100%
98	95/2025/QĐ-HĐQT	09/6/2025	Issuance of the Regulation on the organization and operation of the Office of the Board of Directors.	100%
99	96/2025/QĐ-HĐQT	10/6/2025	Appointment of Mr. Le Thanh Quy Ngoc as Deputy Chief Executive Officer.	100%
100	97/2025/QĐ-HĐQT	16/6/2025	Personnel of the Risk Management Committee.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
101	98/2025/QĐ-HĐQT	16/6/2025	Personnel of the Human Resources Committee.	100%
102	99/2025/QĐ-HĐQT	16/6/2025	Personnel of the Investment Committee.	100%
103	100/2025/QĐ-HĐQT	16/6/2025	Personnel of the Risk Resolution Council.	100%
104	101/2025/QĐ-HĐQT	16/6/2025	Personnel of the Debt Purchase and Sale Council.	100%
105	102/2025/QĐ-HĐQT	16/6/2025	Personnel of the Debt Restructuring Council.	100%
106	103/2025/QĐ-HĐQT	16/6/2025	Establishment of the Debt Management Division under the Risk Resolution Council.	100%
107	104/2025/QĐ-HĐQT	18/6/2025	Amendments and supplements to the Regulation on acceptance of collateral issued together with Board Decision No. 57/2023/QĐ-HĐQT dated May 25, 2023.	100%
108	105/2025/QĐ-HĐQT	19/6/2025	Issuance of the Regulation on delegation of authority in personnel matters.	100%
109	106/2025/QĐ-HĐQT	20/6/2025	Issuance of the Code of Professional Ethics and Code of Conduct for Vietbanks' employees.	100%
110	107/2025/QĐ-HĐQT	25/6/2025	Amendments and supplements to the Regulation on the organization and operation of Vietbank's executive management apparatus	100%
111	108/2025/QĐ-HĐQT	26/6/2025	Issuance of the proposed remedial action plan in the event of early intervention at Vietbank.	100%
112	109/2025/QĐ-HĐQT	27/6/2025	Cessation of concurrent assignment as Chief Accountant of Vietbank for Ms. Pham Thi My Chi.	100%
113	110/2025/QĐ-HĐQT	27/6/2025	Appointment of Ms. Nguyen Thi Thuy Minh as Chief Accountant concurrently serving as Head of the Accounting Department – Finance Division.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
114	111/2025/QĐ-HĐQT	30/6/2025	Dismissal from the position of Deputy Chief Executive Officer of Vietbank for Ms. Pham Thi My Chi.	100%
115	112/2025/QĐ-HĐQT	01/7/2025	Issuance of the Regulation on credit approval authority.	100%
116	113/2025/QĐ-HĐQT	01/7/2025	Issuance of the delegation framework for credit approval authority.	100%
117	114/2025/QĐ-HĐQT	01/7/2025	Establishment of the Credit Council.	100%
118	115/2025/QĐ-HĐQT	01/7/2025	Establishment of the Head Office Credit Committee.	100%
119	116/2025/QĐ-HĐQT	02/7/2025	Adjustment of the list of Executive Management members of Vietbank.	100%
120	117/2025/QĐ-HĐQT	04/7/2025	Amendments and supplements to the Regulation on the organization and operation of Vietbank's executive management apparatus.	100%
121	118/2025/QĐ-HĐQT	04/7/2025	Assignment of personnel to participate in the project supporting the Transformation Management Office (TMO) and project management at Vietbank.	100%
122	119/2025/QĐ-HĐQT	04/7/2025	Assignment of Ms. Truong Ngoc Bich Van to assume the position of Deputy Head of the Project Management Office (PMO) under the Transformation Management Office.	100%
123	120/2025/QĐ-HĐQT	07/7/2025	Amendments and supplements to the Regulation on management, use, and custody of Vietbank's seals.	100%
124	121/2025/QĐ-HĐQT	08/7/2025	Personnel arrangements of the Steering Committee for anti-corruption, prevention of negative practices, and crime prevention at Vietbank.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
125	122/2025/QĐ-HĐQT	10/7/2025	Termination of validity of the regulation on the establishment of the Treasury Center.	100%
126	123/2025/QĐ-HĐQT	14/7/2025	Issuance of the Regulation on the organization and operation of the Transformation Management Office.	100%
127	124/2025/QĐ-HĐQT	16/7/2025	Termination of operations of the Planning and Policy Committee.	100%
128	125/2025/QĐ-HĐQT	16/7/2025	Personnel of the Asset Acceptance Council.	100%
129	126/2025/QĐ-HĐQT	21/7/2025	Renomination of Mr. Tran Phu Nghia as Head of the Information Technology Division. Appointment of Mr. Nguyen Viet Hung as Branch Director – Ho Chi Minh City Branch. Issuance of Vietbank Certificates of Deposit in 2025 with a total par value of VND 400 billion.	100%
130	127/2025/QĐ-HĐQT	23/07/2025	Appointment of Mr. Nguyen Viet Hung as Branch Director – Ho Chi Minh City Branch.	100%
131	128/2025/QĐ-HĐQT	28/07/2025	Issuance of the Regulation on interbank lending, borrowing, and forward purchase/sale of valuable papers.	100%
132	129/2025/QĐ-HĐQT	29/07/2025	Termination of validity of documents on delegation of credit approval authority.	100%
133	130/2025/QĐ-HĐQT	30/07/2025	Amendments and additions to the regulations on the organization and operation of Vietbank's executive apparatus.	100%
134	131/2025/QĐ-HĐQT	30/07/2025	Issuance of Vietbank Certificates of Deposit in 2025 with a total par value of VND 400 billion.	100%
135	132/2025/QĐ-HĐQT	30/07/2025	Issuance of Vietbank Certificates of Deposit in 2025 with a total par value of VND 1,000 billion.	100%
136	133/2025/QĐ-HĐQT	31/07/2025	Personnel of the Risk Management Committee.	100%
137	134/2025/QĐ-HĐQT	31/07/2025	Personnel of the Risk Resolution Council.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
138	135/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Nguyen Tien Sy as Deputy Chief Executive Officer of Vietbank.	100%
139	136/2025/QĐ-HĐQT	31/07/2025	Extension of renomination term for Mr. Ha Quang Suong – Branch Director, Dong Nai Branch.	100%
140	137/2025/QĐ-HĐQT	31/07/2025	Extension of renomination term for Mr. Nguyen Van Thinh – Branch Director, Binh Duong Branch.	100%
141	138/2025/QĐ-HĐQT	31/07/2025	Extension of renomination term for Mr. Nguyen Hong Phong – Branch Director, Tay Sai Gon Branch.	100%
142	139/2025/QĐ-HĐQT	31/07/2025	Extension of renomination term for Mr. Vu Dinh Trung – Deputy Director in charge, Bac Sai Gon Branch.	100%
143	140/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Do Tan Vu – Branch Director, Quang Ngai Branch.	100%
144	141/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Nguyen Anh Dao – Branch Director, Dak Lak Branch.	100%
145	142/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Nguyen Van Phu – Branch Director, Binh Dinh Branch.	100%
146	143/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Vu Duc Dung – Branch Director, Quang Ninh Branch.	100%
147	144/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Tran Xuan Hai – Branch Director, Lam Dong Branch.	100%
148	145/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Do Danh Hai – Branch Director, Bac Ninh Branch.	100%
149	146/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Nguyen Cong Minh – Branch Director, Vinh Phuc Branch.	100%
150	147/2025/QĐ-HĐQT	31/07/2025	Extension of renomination term for Mr. Nguyen Minh Ha – Branch Director, An Giang Branch.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
151	148/2025/QĐ-HĐQT	31/07/2025	Renomination of Mr. Nguyen Hong Hai – Branch Director, Ba Ria – Vung Tau Branch.	100%
152	149/2025/QĐ-HĐQT	04/8/2025	Issuance of the Regulation on the organization and operation of the Office of the Board of Directors.	100%
153	150/2025/QĐ-HĐQT	04/8/2025	Issuance of Vietbank's Financial Regulation.	100%
154	151/2025/QĐ-HĐQT	04/8/2025	Issuance of the Brokerage Commission Regulation.	100%
155	152/2025/QĐ-HĐQT	04/8/2025	Personnel transfer from the Office of the Board of Directors to the Administration Department – Internal Services Center – Business Support Division.	100%
156	153/2025/QĐ-HĐQT	05/8/2025	Adjustment of Vietbank's Risk Appetite Statement.	100%
157	154/2025/QĐ-HĐQT	15/8/2025	Issuance of the Regulation on procurement of assets, goods, services, and capital construction.	100%
158	155/2025/QĐ-HĐQT	15/8/2025	Issuance of the Regulation on the organization and operation of the Procurement Council.	100%
159	156/2025/QĐ-HĐQT	26/8/2025	Renomination of Mr. Doan Ha Tuyen as Head of the Appraisal and Approval Division.	100%
160	157/2025/QĐ-HĐQT	26/8/2025	Renomination of Mr. Nguyen Dinh Dung – Branch Director, Binh Phuoc Branch.	100%
161	158/2025/QĐ-HĐQT	26/8/2025	Renomination of Ms. Pham Thi Ngoc Hoa – Branch Director, Hanoi Branch.	100%
162	159/2025/QĐ-HĐQT	05/9/2025	Issuance of the Regulation on risk measurement model management.	100%
163	160/2025/QĐ-HĐQT	05/9/2025	Amendments and to implement the Regulations on the organization and operation of the executive apparatus of Vietnam Thuong Tin Commercial Joint Stock Bank.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
164	161/2025/QĐ-HĐQT	05/9/2025	Approval of the plan for issuance of Vietbank Certificates of Deposit in 2025.	100%
165	162/2025/QĐ-HĐQT	10/9/2025	Issuance of the Regulation on assignment, delegation, and authorization.	100%
166	163/2025/QĐ-HĐQT	11/9/2025	Issuance of the Internal Credit Rating Regulation for credit institutions and foreign bank branches.	100%
167	164/2025/QĐ-HĐQT	12/9/2025	Issuance of the Regulation on spokespersons and information disclosure.	100%
168	165/2025/QĐ-HĐQT	17/9/2025	Issuance of the Regulation on re-issuance, amendment, and supplementation of Vietbank's operating license.	100%
169	166/2025/QĐ-HĐQT	22/9/2025	Recruitment and appointment of Mr. Vo Duy Anh Dung as Head of the Retail Banking Division.	100%
170	167/2025/QĐ-HĐQT	29/9/2025	Adjustment of Executive Management members of Vietbank.	100%
171	168/2025/QĐ-HĐQT	29/9/2025	Renomination of Mr. Pham Hung Dai – Branch Director, Thanh Hoa Branch.	100%
172	169/2025/QĐ-HĐQT	29/9/2025	Renomination of Ms. Le Thi Thuy Trang – Branch Director, Ca Mau Branch.	100%
173	170/2025/QĐ-HĐQT	29/9/2025	Renomination of Mr. Do Phuoc Hieu – Branch Director, Kien Giang Branch.	100%
174	171/2025/QĐ-HĐQT	02/10/2025	Approval of the plan for issuance of Vietbank Certificates of Deposit in 2025.	100%
175	172/2025/QĐ-HĐQT	02/10/2025	Renomination of Mr. Ha Quang Suong as Branch Director, Dong Nai Branch.	100%
176	173/2025/QĐ-HĐQT	02/10/2025	Renomination of Mr. Nguyen Hong Phong as Branch Director, Tay Sai Gon Branch.	100%
177	174/2025/QĐ-HĐQT	02/10/2025	Renomination of Mr. Nguyen Van Thinh as Branch Director, Binh Duong Branch.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
178	175/2025/QĐ-HĐQT	02/10/2025	Renomination of Mr. Vu Dinh Trung as Deputy Director in charge, Bac Sai Gon Branch.	100%
179	176/2025/QĐ-HĐQT	03/10/2025	Removal from the position of Branch Director, Vinh Phuc Branch for Mr. Nguyen Cong Minh.	100%
180	177/2025/QĐ-HĐQT	03/10/2025	Assignment of Mr. Hoang Quang Huy as Deputy Director in charge, Vinh Phuc Branch.	100%
181	178/2025/QĐ-HĐQT	15/10/2025	Termination of assignment of the officer in charge of Da Nang Branch for Mr. Dinh Trong Dung.	100%
182	179/2025/QĐ-HĐQT	15/10/2025	Termination of assignment as Regional Director (Region 3) for Ms. Le Thi Kim Lien.	100%
183	180/2025/QĐ-HĐQT	15/10/2025	Appointment of Ms. Le Thi Kim Lien as Branch Director, Da Nang Branch.	100%
184	181/2025/QĐ-HĐQT	15/10/2025	Transfer and appointment of Mr. Nguyen Nhat Tuan, ceasing to hold the position of Regional Director (Region 1) and assuming the position of Regional Director (Region 3).	100%
185	182/2025/QĐ-HĐQT	15/10/2025	Recruitment and appointment of Mr. Nguyen Huy Ha as Regional Director (Region 1).	100%
186	183/2025/QĐ-HĐQT	15/10/2025	Approval of the plan for issuance of Vietbank Certificates of Deposit in 2025.	100%
187	184/2025/QĐ-HĐQT	17/10/2025	Amendments and supplements to the Regulation on delegation of authority in personnel matters.	100%
188	185/2025/QĐ-HĐQT	21/10/2025	Issuance of the Regulation on documentary credit operations and other business activities related to letters of credit.	100%
189	186/2025/QĐ-HĐQT	21/10/2025	Issuance of the Regulation on factoring operations and other services related to factoring at Vietbank.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
190	187/2025/QĐ-HĐQT	29/10/2025	Amendments and supplements to the Regulation on domestic issuance of valuable papers.	100%
191	188/2025/QĐ-HĐQT	30/10/2025	Extension of renomination of Mr. Nguyen Hong Hai as Branch Director, Ba Ria – Vung Tau Branch.	100%
192	189/2025/QĐ-HĐQT	30/10/2025	Renomination of Mr. Nguyen Tien Nghia as Branch Director, Dong Thap Branch.	100%
193	190/2025/QĐ-HĐQT	30/10/2025	Renomination of Mr. Tran Thai Nam as Branch Director, Hai Phong Branch.	100%
194	191/2025/QĐ-HĐQT	03/11/2025	Approval of the plan for issuance of Vietbank Certificates of Deposit in 2025.	100%
195	192/2025/QĐ-HĐQT	03/11/2025	Issuance of the Regulation on the organization and operation of the executive management apparatus of Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank).	100%
196	193/2025/QĐ-HĐQT	03/11/2025	Issuance of the Regulation on delegation of approval authority in debt resolution operations at Vietbank.	100%
197	194/2025/QĐ-HĐQT	04/11/2025	Establishment of the Credit Council.	100%
198	195/2025/QĐ-HĐQT	04/11/2025	Establishment of the Head Office Credit Committee.	100%
199	196/2025/QĐ-HĐQT	07/11/2025	Issuance of guidelines on the use of the Smart Office Tracking System (SOTs).	100%
200	197/2025/QĐ-HĐQT	12/11/2025	Removal from the position of Deputy Director in charge of the Finance Division for Mr. Nguyen Tho Nam.	100%
201	198/2025/QĐ-HĐQT	12/11/2025	Assignment of Mr. Ta Thu Tin as Deputy Director in charge of the Finance Division concurrently serving as Head of the Asset–	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
			Liability Management (ALM) Department and Head of the Finance Department.	
202	199/2025/QĐ-HĐQT	12/11/2025	Issuance of the Regulation on anti-money laundering, counter-terrorist financing, and prevention of proliferation of weapons of mass destruction at Vietbank.	100%
203	200/2025/QĐ-HĐQT	18/11/2025	Assignment of Ms. Le Thi Thanh Nga to concurrently serve as Specialist of the Transformation Management Office (TMO).	100%
204	201/2025/QĐ-HĐQT	18/11/2025	Personnel decision on the Debt Management Division under the Risk Resolution Council.	100%
205	202/2025/QĐ-HĐQT	19/11/2025	Dismissal from position for Mr. Nguyen Minh Ha.	100%
206	203/2025/QĐ-HĐQT	19/11/2025	Transfer and appointment of Mr. Nguyen Thanh Son as Branch Director, An Giang Branch.	100%
207	204/2025/QĐ-HĐQT	19/11/2025	Personnel of the Debt Purchase and Sale Council.	100%
208	205/2025/QĐ-HĐQT	19/11/2025	Personnel of the Investment Committee.	100%
209	206/2025/QĐ-HĐQT	19/11/2025	Personnel of the Asset Acceptance Council.	100%
210	207/2025/QĐ-HĐQT	20/11/2025	Removal from the position of Regional Director (Region 5) for Mr. Nguyen Hoang Anh Vu.	100%
211	208/2025/QĐ-HĐQT	20/11/2025	Assignment of Mr. Pham Linh as Regional Director (Region 5).	100%
212	209/2025/QĐ-HĐQT	27/11/2025	Issuance of the Regulation on the organization and operation of the Office of the Board of Directors of Vietbank.	100%
213	210/2025/QĐ-HĐQT	01/12/2025	Issuance of the Regulation on capital contribution and acquisition of shares at Vietbank.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
214	211/2025/QĐ-HĐQT	05/12/2025	Issuance of the Regulation on interbank lending, borrowing, and forward purchase/sale of valuable papers.	100%
215	212/2025/QĐ-HĐQT	08/12/2025	Termination of concurrent assignment for Mr. Pham Danh.	100%
216	213/2025/QĐ-HĐQT	08/12/2025	Recruitment and appointment of Ms. Luu Thuy Quynh as Branch Director, Sai Gon Branch.	100%
217	214/2025/QĐ-HĐQT	08/12/2025	Issuance of the Code of Professional Ethics and Code of Conduct for Vietbank employees.	100%
218	215/2025/QĐ-HĐQT	08/12/2025	Adjustment of the list of Executive Management members of Vietbank.	100%
219	216/2025/QĐ-HĐQT	10/12/2025	Removal from position for Mr. Nguyen Anh Dao.	100%
220	217/2025/QĐ-HĐQT	10/12/2025	Recruitment and appointment of Mr. Le Anh Vu as Branch Director, Dak Lak Branch.	100%
221	218/2025/QĐ-HĐQT	12/12/2025	Issuance of the Regulation on secretarial functions at the Office of the Board of Directors.	100%
222	219/2025/QĐ-HĐQT	15/12/2025	Termination of validity of certain internal documents in the Internal Document Management System.	100%
223	220/2025/QĐ-HĐQT	23/12/2025	Issuance of the Regulation on domestic issuance of valuable papers.	100%
224	221/2025/QĐ-HĐQT	23/12/2025	Issuance of the Regulation on special lending operations.	100%
225	222/2025/QĐ-HĐQT	24/12/2025	Issuance of the Regulation on issuance and management of internal documents.	100%
226	223/2025/QĐ-HĐQT	24/12/2025	Establishment of the Information Technology Crisis Management Subcommittee.	100%
227	224/2025/QĐ-HĐQT	24/12/2025	Issuance of the Regulation on foreign currency exchange agency operations.	100%

No.	Decision No.	Date of Issuance	Summary of Contents	Approval Rate
228	225/2025/QĐ-HĐQT	24/12/2025	Issuance of the Regulation on re-issuance, amendment, and supplementation of Vietbank's operating license.	100%
229	226/2025/QĐ-HĐQT	25/12/2025	Termination of validity of Decision No. 19/2023/QĐ-HĐQT dated March 14, 2023 on the establishment of the Information Crisis Management Subcommittee.	100%
230	227/2025/QĐ-HĐQT	26/12/2025	Issuance of the Regulation on coordination between the Office of the Board of Directors and the Advisory and Consulting Team under the Board of Directors.	100%
231	228/2025/QĐ-HĐQT	26/12/2025	Personnel participating in the Operational Support Team for Thanh Phu People's Credit Fund.	100%
232	229/2025/QĐ-HĐQT	31/12/2025	Sanction policy in debt resolution activities.	100%
233	230/2025/QĐ-HĐQT	31/12/2025	Non-renomination of Mr. Nguyen Van Phu as Branch Director, Binh Dinh Branch.	100%
234	231/2025/QĐ-HĐQT	31/12/2025	Transfer and appointment of Ms. Doan Thi Thanh Huong as Deputy Director in charge, Binh Dinh Branch.	100%
235	232/2025/QĐ-HĐQT	31/12/2025	Extension of renomination of Mr. Nguyen Hong Hai as Branch Director, Ba Ria – Vung Tau Branch.	100%
236	233/2025/QĐ-HĐQT	31/12/2025	Issuance of the Regulation on management of shareholders, shares, and stocks.	100%



LIST OF RELATED PERSONS OF VIETNAM THƯƠNG TIN COMMERCIAL JOINT STOCK BANK (VIETBANK)

As of 31/12/2025

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No./ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
1	Mr Duong Nhat Nguyen		Chairman of the Board of Directors			26/4/2021			Internal Member of Vietbank
2	Mr Nguyen Huu Trung		Vice Chairman of BOD & Independent BOD Member			26/04/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
3	Ms Quach To Dung		Member of Board of			26/4/2021		Clause 45, Article 4 of	Internal Member of Vietbank

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
			Directors					Securities Law	
4	Ms Le Thi Xuan Lan		Member of Board of Directors			26/4/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
5	Ms Luong Thi Huong Giang		Member of Board of Directors			26/4/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
6	Mr Hua Ngoc Nghia		Head of the Supervisory Board			26/4/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
7	Mr Mac Huu Danh		Member of the Supervisory Board			26/4/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
8	Ms Nguyen Do Xuan Dung		Member of the Supervisory Board			26/4/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
9	Ms Le Thi Tuyet Chinh		Corporate administrator, Chief of the Board of Directors' Office, and Board Secretary			31/5/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
10	Ms Tran Tuan Anh		General Director/Legal Representative			14/8/2023		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
11	Mr Pham Danh		Deputy General Director			13/11/2017		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
12	Mr Nguyen Tien Sy		Deputy General Director/Authorized person to disclose information			08/03/2021		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
14	Ms Pham Thi My Chi		Deputy General Director			07/11/2023	28/06/2025	Clause 45, Article 4 of	Internal Member of Vietbank

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
								Securities Law	
15	Mr Pham Linh		Deputy General Director	Citizen ID No. 001074038348, Date of Issue: 12/8/2021, Place of Issue: Cục cảnh sát Quản lý hành chính về trật tự xã hội.	152/49 Nguyen Van Thuong Street, Thanh My Tay Ward, Ho Chi Minh City	15/01/2025		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
16	Mr Le Thanh Quy Ngoc		Deputy General Director	Citizen ID No. 048084000122, Date of Issue: 26/11/2024, Place of Issue: Bộ Công An.	2B-14-1 Phu My Apartment Building, Tan My Ward, Ho Chi Minh City	10/6/2025		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
17	Ms Nguyen Thi Thuy Minh	020C134997	Kế toán trưởng			28/6/2025		Clause 45, Article 4 of	Internal Member of Vietbank

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
								Securities Law	
18	Mr Truong Ngoc Phu		Head of Internal Audit Department			01/01/2011		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
19	Mr Hoang Dung		Deputy Internal Audit Department			25/11/2014		Clause 45, Article 4 of Securities Law	Internal Member of Vietbank
20	Vietbank Amc One Member Limited Liability Company		A subsidiary of Vietbank			06/06/2011		Clause 46, Article 4 of Securities Law	A subsidiary of Vietbank

No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
21	Ms Dang Hong Thi		Authorized representative of Vietbank and Chairman of Vietbank's Debt Management and Asset Exploitation Company, also serving as the person in charge of corporate governance			04/05/2021		Clause 46, Article 4 of Securities Law	Vietbank's related party
22	Mr Tran Van Hoang		General Director of Vietbank's Debt Management and Asset Exploitation			25/3/2025		Clause 46, Article 4 of Securities Law	Vietbank's related party



No.	Name Of Organization / Individual	Securities trading account (if any)	Position at the company (if any)	NSH No.:/ ID card No./Passport No.	Head office address / Contact address	Date becoming a related person	Date ceasing to be a related person	Reason	Relationship with the company
			Company						

Ghi chú/Note: số Giấy NSH: số CCCD/Hộ chiếu (đối với cá nhân) hoặc Số Giấy chứng nhận đăng ký doanh nghiệp, Giấy phép hoạt động hoặc giấy tờ pháp lý tương đương (đối với tổ chức)/NSH No.: ID card No./Passport No. (As for individuals) or Business Registration Certificate No., License on Operations or equivalent legal documents (As for organisations).*

VIETNAM THƯƠNG TIN COMMERCIAL JOINT STOCK BANK
(VIETBANK)



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TRANSACTIONS BETWEEN THE COMPANY AND RELATED PARTIES OF THE COMPANY,
OR BETWEEN THE COMPANY AND MAJOR SHAREHOLDERS, INSIDERS,
AND RELATED PARTIES OF INSIDERS

(As of December 31, 2025)

No.	Group of parties	Deposit balance (VND)	Cards / Loans / Letters of Guarantee (VND)	Note
1	Board of Directors and related parties	104.921.284.621,54	1.208.778.065,00	
2	Supervisory Board and related parties	266.670.352,00	503.936.125,00	
3	Executive Management and related parties	55.264.785.499,00	31.286.634.801,00	
4	Internal Audit Department and related parties	406.881.817,00	5.727.970.500,00	
5	Person in charge of corporate governance and related parties	4.708.774.123,00	160.761.435.616,00	
6	Chief Accountant	28.943.063,00	500.000.000,00	
7	Subsidiaries of Vietbank	196.284.280.323,00	-	
8	Executive management of Vietbank's subsidiaries	208.557.371.653,00	254.412.499.993,00	



TRANSACTIONS BETWEEN THE COMPANY AND RELATED PARTIES
(as of 31/12/2025)

No.	Name of Organization/Individual	Relationship with the company	NSH Certificate Number*, date of issuance, place of issuance of NSH	Head Office Address / Contact Address	Transaction Time with the Company	Resolution/Decision Number of the GMS/BOD... (if any, specify date of issuance)	Content, quantity, total transaction value												
1	VIETBANK ASSET MANAGEMENT COMPANY (VIETBANK – AMC)	Company wholly owned by Vietbank (subsidiary of Vietbank).			01/2025	Resolution No. 27/2025/NQ-HĐQT dated March 17, 2025.	Agreement on the application of debt recovery remuneration for the debts authorized or entrusted to Vietbank AMC, as follows: <table><tr><th>Indicator</th><th>Remuneration rate applied</th></tr><tr><td>Principal recovery</td><td>10%</td></tr><tr><td>Interest recovery (on-time)</td><td>10%</td></tr><tr><td>Overdue interest recovery</td><td>25%</td></tr><tr><td>Provision reversal income</td><td>25%</td></tr><tr><td>Other income</td><td>50%</td></tr></table>	Indicator	Remuneration rate applied	Principal recovery	10%	Interest recovery (on-time)	10%	Overdue interest recovery	25%	Provision reversal income	25%	Other income	50%
Indicator	Remuneration rate applied																		
Principal recovery	10%																		
Interest recovery (on-time)	10%																		
Overdue interest recovery	25%																		
Provision reversal income	25%																		
Other income	50%																		

No.	Name of Organization/Individual	Relationship with the company	NSH Certificate Number*, date of issuance, place of issuance of NSH	Head Office Address / Contact Address	Transaction Time with the Company	Resolution/Decision Number of the GMS/BOD... (if any, specify date of issuance)	Content, quantity, total transaction value
2	VIETBANK ASSET MANAGEMENT COMPANY (VIETBANK – AMC)	Company wholly owned by Vietbank (subsidiary of Vietbank).			3/2025	Resolution No. 35/2025/NQ-HDQT dated March 24, 2025.	Approval of the capital increase of Vietbank in Vietbank AMC, specifically: Additional capital contributed by Vietbank to Vietbank AMC: VND 195,000,000,000 (In words: One hundred ninety-five billion VND only).



LIST OF INSIDERS AND RELATED PERSONS OF INSIDERS
AS OF DECEMBER 31, 2025

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
1	Mr: Dương Nhất Nguyên		Chairman of the Board of Directors			51.655.925	4,79	
1.1	Mr: Dương Ngọc Hòa (Father)		None			31.254.240	2,9	
1.2	Mrs: Trần Thị Lâm (Mother)		None			217.953	0,02	
1.3	Dương Nhất Khôi (Biological son)	None	None			31.554.140	2,93	
1.4	Dương Nhất An (Biological son)	None	None			0	0	
1.5	Dương Nhất Khang (Biological son)	None	None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
1.6	Mr: Dương Chí Viễn (Younger brother)	None	None			0	0	
1.7	Ms: Dương Mai Anh (Younger sister)		None			14.473.440	1,34	
1.8	Ms: Dương Bảo Anh (Younger sister)		None			11.678.388	1,08	
1.9	Ms: Dương Vân Anh (Younger sister)		None			0	0	
1.10	Vietnam Microelectronics JSC (Vmicro) (An organization in which the related person (mother) is the Chairwoman of the Board of Directors; the declarant, father, and younger sister each hold 5% or more of the charter capital; and the younger sister (Duong Mai Anh) is a member of the Board of Directors.)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
1.11	Hoa Lam Investment Consulting Co., Ltd. (An organization in which the related person (younger sister holding 90%) owns 5% or more of the charter capital and serves as Chairwoman of the Members' Council.)		None			0	0	
1.12	Gia Thinh Technical Investment Co., Ltd. (An organization in which the related person (younger sister holding 40%) owns 5% or more of the charter capital and serves as Chairwoman of the Members' Council.)		None			0	0	
1.13	Vidiva Technology JSC		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
	(An organization in which the related person (younger sister) owns 5% or more of the charter capital.)							
1.14	<p>Hoa Lam Pharmaceutical Co., Ltd.</p> <p>(An organization in which the related person (biological mother) owns 5% or more of the charter capital.)</p>		None			0	0	
1.15	<p>Gia An Digital Medical Technology Co., Ltd.</p> <p>(An organization in which Mr. Nguyen owns 90% of the charter capital.)</p>		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
2	Mr: Nguyễn Hữu Trung		Vice Chairman of the Board of Directors and Independent Member of the Board of Directors			0	0	
2.1	Ms: Nguyễn Trần Mai (Wife)		None			0	0	
2.2	Mr: Nguyễn Hữu Minh Trí (Biological son)		None			0	0	
2.3	Ms: Nguyễn Thị Minh Tâm (Biological daughter)		None			0	0	
2.4	Ms: Alexandre Kieffer (Son-in-law)		None			0	0	
2.5	Ms: Nguyễn Hữu Thiết (Older brother)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
2.6	Mr: Nguyễn Hữu Tín (Younger brother)		None			0	0	
2.7	Ms: Nguyễn Thị Thu Hương (Sister-in-law)		None			0	0	
2.8	Ms: Nguyễn Thị Mộng Thúy (Younger sister)		None			0	0	
2.9	Mr: Nguyễn Huy Nhu (Brother-in-law)		None			0	0	
2.10	Mr: Nguyễn Hữu Toàn (Younger brother)		None			0	0	
2.11	Ms: Nguyễn Thị Oanh (Sister-in-law)		None			0	0	
2.12	Ms: Trinh Middleton (Older sister)		None			0	0	
2.13	Ms: Bruce Middleton (Brother-in-law)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
3	Ms: Quách Tố Dung	None	Member of the Board of Directors			0	0	
3.1	Mr: Phan Thế Trung Nguyên (Son)		None			0	0	
3.2	Ms: Nguyễn Ngọc Linh Chi (Daughter-in-law)		None			0	0	
3.3	Mr: Phan Thế Khôi Nguyên (Son)		None			0	0	
3.4	Ms: Võ Thụy Thanh Nhân (Daughter-in-law)		None			0	0	
3.5	Ms: Trần Sơ Nga (Sister)		None			0	0	
3.6	Ms: Trần Tố Dung (Sister)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
3.7	Ms: Quách Tố Quỳnh (Sister)		None			0	0	
3.8	Mr: Trang Hiếu (Brother-in-law)		None			0	0	
3.9	Sy Phat Company Limited (Enterprise where Ms. Quach To Dung is Chairwoman of the Members' Council)		None			51.650.219	4,79	
3.10	Hoa Phat Real Estate Company Limited (Enterprise where Ms. Quach To Dung is a capital-contributing member holding 20% of charter capital)		None			0	0	
4	Ms: Lê Thị Xuân Lan		Member of the Board of Directors			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
4.1	Mr: Lê Trí Thành (Elder brother)		None			0	0	
4.2	Ms: Lê Thị Kim Thu (Younger sister)		None			0	0	
4.3	Mr: Lê Thành Long (Younger brother)		None			0	0	
4.4	Ms: Nguyễn Hồng Mai (Sister-in-law)		None			0	0	
4.5	Ms: Trần Bích Nga (Sister-in-law)		None			0	0	
5	Ms: Lương Thị Hương Giang		Member of the Board of Directors			9.832.500	0,91	
5.1	Mr: Lương Duy Kiên (Father)	None	None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
5.2	Ms: Nguyễn Thị Thích (Mother)	None	None			0	0	
5.3	Đỗ Hoàng Nhật Mai (Biological Child)		None			0	0	
5.4	Đỗ Hoàng Nhật Anh (Biological Child)		None			0	0	
5.5	Ms: Lương Thị Bích Thảo (Sister)		None			0	0	
5.6	Mr: Trần Đức Hải (Brother-in-law)		None			0	0	
5.7	Mr: Lương Xuân Trường (Brother)		None			0	0	
5.8	Ms: Nguyễn Quỳnh Mai (Sister-in-law)		None			0	0	
5.9	Mr: Lương Chí Thanh Long (Younger brother)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
5.10	Ms: Bùi Hồng Trang (Sister-in-law)		None			0	0	
6	Mr: Hứa Ngọc Nghĩa		Head of the Supervisory Board			0	0	
6.1	Ms: Nguyễn Phạm Diễm Khuê (Wife)		None			0	0	
6.2	Hứa Nguyễn Gia Minh (Child)		None			0	0	
6.3	Hứa Nguyễn Gia Vinh (Child)		None			0	0	
6.4	Mr: Hứa Ngọc Nhã (Father)		None			0	0	
6.5	Ms: Lý Thị Ngọc Mai (Mother)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
6.6	Mr: Hứa Ngọc Minh (Younger brother)		None			0	0	
6.7	Mr: Hứa Ngọc Thắng (Younger brother)		None			0	0	
6.8	Mr: Nguyễn Trọng Quý (Father-in-law)		None			0	0	
6.9	Ms: Phạm Bích Liên (Mother-in-law)		None			0	0	
7	Mr: Mạc Hữu Danh		Full-time Member of the Supervisory Board			0	0	
7.1	Ms: Trương Thị Hoàng Kim (Wife)		None			0	0	
7.2	Mạc Đăng Khoa (Son)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
7.3	Mạc Gia Bảo (Son)		None			0	0	
7.4	Ms: Nguyễn Thị Bích Vân (Sister)		None			0	0	
7.5	Mr: Quan Vỹ Cao (Brother-in-law)		None			0	0	
7.6	Mr: Mạc Ryan (Brother)		None			0	0	
7.7	Ms: Liên Nha (Sister-in-law)		None			0	0	
7.8	Ms: Nguyễn Thị Bích Liên (Younger sister)		None			0	0	
7.9	Mr: Andrew Thomas Payne (Brother-in-law)		None			0	0	
7.10	Mr: Trương Công Thành (Father-in-law)		None			0	0	



No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
7.11	Ms: Lê Thị Hoàng Lý (Mother Wife)		None			0	0	
8	Ms: Nguyễn Đỗ Xuân Dung		Full-time Member of the Supervisory Board			0	0	
8.1	Mr: Nguyễn Viết Thuận (Father)		None			0	0	
8.2	Ms: Đỗ Thị Hồng Phượng (Mother)		None			0	0	
8.3	Mr: Nguyễn Đỗ Minh Quang (Younger brother)		None			0	0	
8.4	Ms: Nguyễn Ngọc Diễm (Sister-in-law)		None			0	0	
9	Ms: Lê Thị Tuyết Chinh		Person in charge of Corporate Governance cum			106.682	-	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
			Head of the Board of Directors' Office cum Secretary of the Board of Directors					
9.1	Ms: Sái Thị Thanh (Mother)	None	None			0	0	
9.2	Mr: Phạm Tiến Cường (Husband)		None			0	0	
9.3	Phạm Gia Hoàng (Biological son)		None			0	0	
9.4	Phạm Quang Vinh (Biological son)		None			0	0	
9.5	Ms: Lê Hải Yến (Older sister)		None			0	0	
9.6	Mr: Hoàng Đức Đạt		None			0	0	



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No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
	(Brother-in-law)							
9.7	Mr: Lê Đức Quyền (Younger brother)		None			0	0	
9.8	Ms: Trần Thị Kim Ngân (Sister-in-law)		None			0	0	
9.9	Mr: Lê Nguyễn Nghĩa (Younger brother)		None			0	0	
10	Ms: Trần Tuấn Anh		General Director / Legal Representative			0	0	
10.1	Mr: Trần Đình Tài (Father)		None			0	0	
10.2	Ms: Nguyễn Thị Sáu (Mother)		None			0	0	
10.3	Ms: Trần Lan Anh (Sister)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
10.4	Ms Trần Kiều Ly (Younger sister)		None			0	0	
10.5	Ms: Trần Hạnh Dung (Younger sister)		None			0	0	
10.6	Mr: Trần Đình Tú (Younger brother)		None			0	0	
10.7	Mr: Vũ Văn Thu (Brother-in-law)		None			0	0	
10.8	Mr: Đỗ Minh Đức (Brother-in-law)		None			0	0	
10.9	Bà: Phạm Vân Anh (Sister-in-law)		None			0	0	
10.10	Mr: Nguyễn Anh Tuấn (Brother-in-law)		None			0	0	
11	Mr: Phạm Danh		Deputy General Director			26.371	0	




No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
11.1	Bà: Quách Phương Thanh (Wife)	None	None			0	0	
11.2	Phạm Trường Khang (Biological son)	None	None			0	0	
11.3	Phạm Trí Nam (Biological son)	None	None			0	0	
11.4	Phạm Gia Linh (Biological child)		None			0	0	
11.5	Phạm Phương Linh (Biological child)		None			0	0	
11.6	Mr: Phạm Tấn (Older brother)	None	None			0	0	
11.7	Ms: Phạm Thị Lệ (Sister)	None	None			0	0	
11.8	F.I.R.S.T FAMILY COMPANY LIMITED (organization in		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
	which the related person (wife) owns 5% or more of charter capital and is the Director)							
12	Mr: Nguyễn Tiến Sỹ		Deputy General Director / Authorized Information Disclosure Officer			13.185	0	
12.1	Ms: Võ Thị Kim Loan (Wife)		None			0	0	
12.2	Nguyễn Bảo Hân (Daughter)		None			0	0	
12.3	Nguyễn Bảo Huy (Son)		None			0	0	
12.4	Mr: Nguyễn Hồng Sinh (Father)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
12.5	Ms: Đoàn Thị Sương (Mother)		None			0	0	
12.6	Mr: Võ Thành Sơn (Father-in-law)		None			0	0	
12.7	Ms: Lâm Thị Sỹ (Mother-in-law)		None			0	0	
12.8	Ms: Nguyễn Thị Hồng Ân (Sister)		None			0	0	
12.9	Mr: Hoàng Quang Lân (Brother-in-law)		None			0	0	
12.10	Ms: Nguyễn Thị Hồng Hạnh (Sister)		None			0	0	
12.11	Mr: Võ Thành Chương (Brother-in-law)		None			0	0	
12.12	Mr: Nguyễn Đoàn Thi Sách (Brother)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
12.13	Ms: Nguyễn Thị Tuyết Ngân (Sister-in-law)		None			0	0	
12.14	Mr: Nguyễn Bắc Học (Brother)		None			0	0	
12.15	Ms: Vũ Thị Nga (Sister-in-law)		None			0	0	
12.16	Mr: Nguyễn Thạc Sỹ (Brother)		None			0	0	
12.17	Ms: Nguyễn Ngọc Yến (Sister-in-law)		None			0	0	
12.18	Ms: Nguyễn Thị Xuân Thủy (Sister)		None			0	0	
12.19	Mr: Lê Thanh Tùng (Brother-in-law)		None			0	0	
12.20	Mr: Nguyễn Nguyên Hoàng (Younger brother)		Deputy Head of the Board of			1.638	0	



No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
			Directors' Office					
12.21	Ms:Bùi Nữ Đoan Dung (Sister-in-law)		None			0	0	
13	Phạm Thị Mỹ Chi		Deputy General Director cum Chief Accountant			0	0	Ceased to concurrently hold the position of Chief Accountant effective from 28 June 2025. Relieved of the position of Vice General Director effective

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
								from 01 July 2025.
13.1	Mr: Phạm Văn Ngọc (Father - Deceased)		None			0	0	
13.2	Ms: Lâm Thị Anh (Mother - Deceased)		None			0	0	
13.3	Mr: Lê Văn Xê (Father-in-law - Deceased)		None			0	0	
13.4	Ms: Huỳnh Thị Hòa (Mother-in-law - Deceased)		None			0	0	
13.5	Mr: Lê Ngọc Tiến (Husband)		None			0	0	
13.6	Mr: Lê Ngọc Tân (Son)		None			0	0	
13.7	Mr: Lê Ngọc Tuấn (Son)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
13.8	Ms: Phạm Thị Mỹ Dung (Sister ruột)		None			0	0	
13.9	Ms: Phạm Thị Mỹ Lệ (Sister)		None			0	0	
13.10	Ms: Phạm Thị Mỹ Phượng (Sister)		None			0	0	
13.11	Ms: Phạm Thị Mỹ Yến (Sister)		None			0	0	
13.12	Mr: Phạm Văn Hưng (Younger brother)		None			0	0	
13.13	Mr: Phạm Văn Thời (Younger brother)		None			0	0	
13.14	Ms: Phạm Thị Thịnh (Younger sister)		None			0	0	
13.15	Mr: Phạm Văn Thành (Younger Brother)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
13.16	Mr: Phạm Trần Phan (Older Brother)		None			0	0	
13.17	Ms: Huỳnh Thị Tố Quỳnh (Sister-in-law)		None			0	0	
13.18	Mr: Nguyễn Văn Cường (Brother-in-law)		None			0	0	
14	Mr: Phạm Linh		Deputy CEO			0	0	
14.1	Mr: Phạm Tỏa (Father)					0	0	
14.2	Ms: Phan Thị Hồng (Mother)					0	0	
14.3	Ms: Lê Thị Kim Loan (Wife)					0	0	
14.4	Phạm Lê Anh Thư (Biological child)					0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
14.5	Phạm Nguyên Chương (Biological child)					0	0	
14.6	Ms: Phạm Hồng Thủy (Younger sister)					0	0	
14.7	Mr: Lê Hứa (Father-in-law - Deceased)					0	0	
14.8	Ms: Trần Thị Viên (Mother-in-law)					0	0	
15	Mr: Lê Thanh Quý Ngọc		Deputy CEO			0	0	
15.1	Ms: Trần Thị Thanh Xuân (Mother)					0	0	
15.2	Mr: Hoàng Hữu Khuê (Stepfather)					0	0	
15.3	Mr: Hoàng Thiên Ân (Younger brother)	28124A				0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
15.4	Lê Huỳnh Bá Khoa (Child)					0	0	
15.5	Mr: Lê Thanh Tuấn (Biological Father – Deceased)					0	0	
16	Ms: Nguyễn Thị Thúy Minh	020C134997	Chief Accountant			0	0	
16.1	Mr: Nguyễn Văn Ninh (Father)					0	0	
16.2	Ms: Ngô Thị Nương (Mother)					0	0	
16.3	Mr: Lê Trung Tính (Father-in-law)					0	0	
16.4	Ms: Phạm Thị Chuối (Mother-in-law)					0	0	
16.5	Mr: Lê Bảo Toàn (Husband)					0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
16.6	Lê Nguyễn Thủy Vy (Child)					0	0	
16.7	Lê Nguyễn Bảo Vy (Child)					0	0	
16.8	Lê Nguyễn Thảo Vy (Child)					0	0	
16.9	Mr Nguyễn Tất Quốc (Older brother)					0	0	
16.10	Ms: Nguyễn Thị Thúy Oanh (Younger sister – Deceased)					0	0	
16.11	Mr: Nguyễn Ngọc (Younger brother)					0	0	
16.12	Ms: Đặng Thị Kim Đào (Sister-in-law)					0	0	
16.13	Mr: Nguyễn Tấn Bình (Brother)					0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
16.14	Ms: Nguyễn Ngọc Yến (Sister-in-law)					0	0	
16.15	Mr: Nguyễn Vĩnh Nghi (Younger brother)					0	0	
16.16	Ms: Phạm Thị Quỳnh Anh (Sister-in-law)					0	0	
16.17	Mr: Nguyễn Vĩnh Lộc (Younger brother – Deceased)					0	0	
16.18	Mr: Nguyễn Vĩnh Thụy (Younger brother – Deceased)					0	0	
16.19	Bao Minh Quan Co. Ltd. (Mr. Le Bao Toan – Husband – is the Director)					0	0	
17	Mr: Trương Ngọc Phú		Head of Internal Audit			16.387	-	
17.1	Ms: Lê Quỳnh Chi		None			0	0	



No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
	(Wife)							
17.2	Mr: Trương Văn Thanh (Father)		None			0	0	
17.3	Ms: Nguyễn Thị Gái (Mother)		None			0	0	
17.4	Ms: Huỳnh Thị Năm (Mother-in-law)		None			0	0	
17.5	Mr: Lê Đức Dương (Father-in-law)		None			0	0	
17.6	Trương Tuấn Minh (Biological son)		None			0	0	
18	Mr: Hoàng Dũng		Deputy Director of Internal Audit			0	0	
18.1	Ms: Nguyễn Thị Phương (Biological mother)		None			0	0	

No.	Full Name	Securities trading account (if any)	Position at the company (if any)	ID card / Passport number, date of issue, place of issue	Head office address / Contact address	Number of shares held at the end of the period	Shareholding ratio at the end of the period	Notes
18.2	Hoàng Bá Kiệt (Son)		None			0	0	
18.3	Hoàng Vân Bảo Ngọc (Daughter)		None			0	0	
18.4	Mr: Hoàng Văn Trí (Brother)		None			0	0	
18.5	Mr: Hoàng Lâm (Biological father)		None			0	0	
18.6	Ms: Vũ Thị Kim Dung (Sister-in-law)		None			0	0	



VIETNAM THƯƠNG TIN COMMERCIAL JOINT STOCK BANK


**TRANSACTIONS IN THE COMPANY'S SHARES BY INTERNAL PERSONS
AND RELATED PARTIES AS AT DECEMBER 31, 2025**

No.	Person(s) Conducting the Transaction	Relationship with the Internal Person	Number of Shares Held at the Beginning of the Period		Number of Shares Held at the End of the Period		Reason(s) for Increase/Decrease
			Number of Shares	Ownership Ratio (%)	Number of Shares	Ownership Ratio (%)	
1	DUONG NHAT NGUYEN	Internal Person of Vietbank	40.094.681	4,88	51.655.925	4,79	Increase in shareholdings due to the purchase of additional shares issued under the 2025 capital increase
2	TRAN THI LAM	Related Person of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors	163.875	0,01	217.953	0,02	Increase in shareholdings due to the purchase of additional shares issued under the 2025 capital increase
3	DUONG NHAT KHOI	Related Person of Mr. Duong Nhat Nguyen – Chairman of the Board of Directors	-	0,00	31.554.140	2,93	Increase in shareholdings due to the purchase of additional shares issued under the 2025 capital increase
4	SY PHAT CO., LTD.	Related Company of Ms. Quach To Dung – Member of the Board of Directors	39.511.443	4,81	51.650.219	4,79	Increase in shareholdings due to the purchase of additional shares issued under the 2025 capital increase

No.	Person(s) Conducting the Transaction	Relationship with the Internal Person	Number of Shares Held at the Beginning of the Period		Number of Shares Held at the End of the Period		Reason(s) for Increase/Decrease
			Number of Shares	Ownership Ratio (%)	Number of Shares	Ownership Ratio (%)	
5	PHAM DANH	Internal Person of Vietbank	19.828	0,00	26.371	0,00	Increase in shareholdings due to the purchase of additional shares issued under the 2025 capital increase
6	NGUYEN TIEN SY	Internal Person of Vietbank	9.914	0,00	13.185	0,00	Increase in shareholdings due to the purchase of additional shares issued under the 2025 capital increase
