

**REPORT**  
**ON CORPORATE GOVERNANCE**  
**From 01 January 2025 to 31 December 2025**

To: - State Securities Commission of Vietnam;  
- Stock Exchange

- Company Name: **VIET CAPITAL COMMERCIAL JOINT STOCK BANK**
- Head office address: *HM Town Building, 412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City*
- Telephone: (84-28) 62679679      Fax: (84-28) 62638668  
Email: [bvbank247@bvbank.net.vn](mailto:bvbank247@bvbank.net.vn)
- Charter capital: **VND 6,408,200,000,000**
- Stock code: **BVB**
- Corporate Governance Structure: *General Meeting of Shareholders, Board of Directors, Supervisory Board, General Director*
- Performance of the internal audit function: **Implemented**

**I. Activities of the General Meeting of Shareholders**

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

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



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

On 26 December 2025, Viet Capital Commercial Joint Stock Bank held the 2025 Extraordinary General Meeting of Shareholders with the following contents:

- Approval of the Board of Directors' Report on the summary of the Board's performance results for the 2020–2025 term and the operational orientation for the 2025–2030 term;
- Approval of the Supervisory Board's Report on the performance of its duties for the 2020–2025 term;
- Approval of the plan to increase BVBank's charter capital in 2026;
- Approval of the amendments and supplements to BVBank's Charter;
- Approval of the election results of the members of the Board of Directors and the Supervisory Board for the 2025–2030 term.

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

*(including Resolutions of the General Meeting of Shareholders approved in the form of written opinion):*

No.	Resolution No.	Date	Content
1	01/25/BVBank/NQ-DHDCD	24 April 2025	Resolution of the 2025 Annual General Meeting of Shareholders
2	02/25/BVBank/NQ-DHDCDBT	26 December 2025	Resolution of the 2025 Extraordinary General Meeting of Shareholders
3	03/25/BVBank/NQ-DHDCDBT	26 December 2025	Resolution on the appointment of the Board of Directors and the Supervisory Board for 2025–2030 term

**II. Board of Directors**

**1. Information on Members of the Board of Directors (BOD):**

**1.1 Members of the BOD for the 2020–2025 term:**

At the 2025 Extraordinary GMS held on 26 December 2025, BVBank resolved that the term of office of the BOD members for the 2020–2025 term ended on 26 December 2025. The detailed information is as follows:

No.	BOD Member	Position	Date of Commencement / Cessation as Board Member / Independent Board Member
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			<b>Date of Appointment for 2020-2025 Term</b>	<b>Date of Dismissal for 2020-2025 Term</b>
1	Mr. Le Anh Tai	Chairperson of BOD	26 June 2020	26 December 2025
2	Ms. Nguyen Thanh Phuong	Vice Chairperson of BOD	26 June 2020	26 December 2025
3	Mr. Ngo Quang Trung	Board Member	26 June 2020	26 December 2025
4	Mr. Nguyen Nhat Nam	Board Member	26 June 2020	26 December 2025
5	Mr. Pham Quang Khanh	Independent Board Member	26 August 2020	26 December 2025

## 1.2 Members of the BOD for the 2025 – 2030 term:

Accordingly, at the 2025 Extraordinary GMS, the GMS approved the list of BOD members for the 2025–2030 term, comprising 06 members. Details are as follows:

No.	BOD Member	Position	<b>Date of Commencement / Cessation as Board Member / Independent Board Member</b>	
			<b>Date of Appointment for 2025-2030 Term</b>	<b>Date of Dismissal for 2025-2030 Term</b>
1	Mr. Le Anh Tai	BOD Chairperson	26 December 2025	
2	Mr. Ly Hoai Van	Board Member	26 December 2025	
3	Mr. Nguyen Nhat Nam	Board Member	26 December 2025	
4	Mr. Pham Quang Khanh	Board Member	26 December 2025	
5	Ms. Nguyen Thi Thu Ha	Board Member	26 December 2025	
6	Mr. Pham Thanh Son	Independent Board Member	26 December 2025	

## 2. Meetings of the Board of Directors

### 2.1 Meetings of the BOD for the 2020-2025 term:

- Meetings of the BOD for the 2020-2025 term:

No.	BOD Member	Number of Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Mr. Le Anh Tai	8/8	100%	



2	Ms. Nguyen Thanh Phuong	8/8	100%	
3	Mr. Ngo Quang Trung	7/8	87,5%	Absent
4	Mr. Nguyen Nhat Nam	8/8	100%	
5	Mr. Pham Quang Khanh	8/8	100%	

- Regular meetings of the BOD for the 2020-2025 term:

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

## 2.2 Meetings of the BOD for the 2025-2030 term:

No.	BOD Member	Number of Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Mr. Le Anh Tai	1/1	100%	
2	Mr. Ly Hoai Van	1/1	100%	
3	Mr. Nguyen Nhat Nam	1/1	100%	
4	Ms. Nguyen Thi Thu Ha	1/1	100%	
5	Mr. Pham Quang Khanh	1/1	100%	
6	Mr. Pham Thanh Son	1/1	100%	

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

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

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

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



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

#### **4. Activities of the Committees under the BOD:**

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

#### **5. Resolutions/Decisions Issued by the BOD in 2025 (details provided in Appendix 01)**

### III. Supervisory Board:

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

As of 31 December 2025, the number of members of the Supervisory Board of Viet Capital Commercial Joint Stock Bank is as follows:

##### 1.1 Members of the SB for the 2020 – 2025 term:

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

No.	SB Member	Position	Date of Appointment for 2020-2025 Term	Date of Dismissal for 2020-2025 Term
1	Ms. Phan Thi Hong Lan	Head of SB	26 June 2020	26 December 2025
2	Mr. Le Hoang Nam	Part-time Member of SB	26 June 2020	26 December 2025
3	Ms. Nguyen Thi Thanh Thuy	Full-time Member of SB	26 August 2020	26 December 2025

##### 1.2 Members of the SB for the 2025 – 2030 term:

The SB for the 2025 – 2030 term consists of 05 members, as follows:

No.	SB Member	Position	Date of Appointment for 2025-2030 Term	Date of Dismissal for 2025-2030 Term
1	Mr. Ly Cong Nha	Head of SB	26 December 2025	
2	Mr. Le Hoang Nam	Member of SB	26 December 2025	
3	Ms. Bui Thi Quanh	Member of SB	26 December 2025	
4	Ms. Nguyen Thi Thanh Tam	Member of SB	26 December 2025	
5	Ms. Nguyen Thi Thanh Thuy	Member of SB	26 December 2025	

#### 2. Meetings of the Supervisory Board:

##### 2.1 Meetings of the SB for the 2020 – 2025 term:

No.	SB Member	Number of Meetings Attended	Attendance Rate	Voting Rate	Reason for Non-attendance
1	Ms. Phan Thi Hong Lan	07/07	100%	100%	
2	Mr. Le Hoang Nam	07/07	100%	100%	
3	Ms. Nguyen Thi Thanh Thuy	07/07	100%	100%	

##### 2.2 Meetings of the SB for the 2025 – 2030 term:



No.	SB Member	Number of Meetings Attended	Attendance Rate	Voting Rate	Reason for Non-attendance
1	Mr. Ly Cong Nha	01/01	100%	100%	
2	Mr. Le Hoang Nam	01/01	100%	100%	
3	Ms. Bui Thi Quanh	01/01	100%	100%	
4	Ms. Nguyen Thi Thanh Tam	01/01	100%	100%	
5	Ms. Nguyen Thi Thanh Thuy	01/01	100%	100%	

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

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

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

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

The Supervisory Board (SB) conducts supervision aimed at rectifying and remedying violations or amending and supplementing the Bank's procedures.

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

### **4. Coordination of Activities between the Supervisory Board and the Board of Directors, the Executive Board, and Other Managerial Staff:**

The Supervisory Board (SB) of BVBank operates fully independently from the Board of Directors (BOD) and the Executive Board. In the course of performing its duties, the SB consistently receives cooperation and support from the BOD, the Executive Board, as well as business units and head office departments. The SB's inspections do not cause difficulties or disrupt BVBank's business operations.

All risk warnings and recommendations related to BVBank's operations, as outlined in the IAD's reports, have been acknowledged by the BOD and the Executive Board, which have taken appropriate measures, determined handling approaches, and directed relevant units to implement corrective actions in response to such recommendations.



#### IV. Executive Board

As of 31 December 2025, the list of the Executive Board consists of the following members:

No.	Member of Executive Board	Title	Date of Birth	Academic qualification	Date of Appointment/ Dismissal
1	Mr. Ly Hoai Van	Chief Executive Officer (CEO)	23/07/1979	Master's Degree	Date of appointment as Acting CEO: 01 October 2025. Date of appointment as CEO: 07 October 2025.
2	Mr. Ngo Quang Trung	CEO	10/12/1973	Master's Degree	Date of appointment as CEO: 8 June 2016. Date of dismissal as CEO: 01 October 2025
3	Mr. Le Van Be Muoi	Deputy CEO	10/3/1972	Master's Degree	Date of appointment: 01 May 2017
4	Mr. Nguyen Thanh Tu	Deputy CEO	27/02/1983	Master's Degree	Date of appointment: 15 June 2023
5	Mr. Phan Viet Hai	Deputy CEO	18/12/1979	Master's Degree	Date of appointment: 15 June 2023
6	Ms. Van Thanh Khanh Linh	Deputy CEO	30/08/1979	Master's Degree	Date of appointment: 15 June 2023

#### V. Chief Accountant

Full name	Date of birth	Academic/ Professional Qualification	Date of Appointment/Dismissal
Mr. Ly Cong Nha	01/11/1967	Bachelor's Degree	Date of appointment as Chief Accountant: 17/03/2017 Date of dismissal as Chief Accountant: 25/12/2025

#### VI. Corporate Governance Training

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

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

- Advanced Bank Management Training Program (SECO) for members of the Executive Board;
- Training Program on the Application of AI in the Banking Sector; Self-Inspection and

Remedial Action; Workshop on Environmental and Social Risk Management System; Guidelines for Implementing KPIs for Business Units; Regulations on the Management and Operation of the Central Alarm System for Unit Heads;

- Training Program on Sales Organization for Managers at Business Units.
- “Enhancing Business Performance” Training Program for Middle Managers at Business Units.
- Onboarding Training Program for Newly Appointed Managers joining the Bank;
- Legal Dissemination Programs on Anti-Terrorism, Anti-Corruption, Anti-Money Laundering.

**VII. List of Related Parties of the Public Company (From 01 January 2025 to 31 December 2025) and Transactions Between Related Parties and the Company**

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

*Transactions arising from 01 January 2025 to 31 December 2025*

*Unit: VND Million*

Relationship	Transactions	Amount
Subsidiaries	Term deposits	370,000
	Principal and interest payments on deposits	373,041
Related companies	Term deposits	64,750
	Principal and interest payments on deposits	127,215
	Loan disbursement	561,375
	Principal and interest payments on loans	567,280
Other related parties	Remuneration paid to the Board of Directors	8,478
	<u>Including:</u>	
	- Mr. Le Anh Tai – Chairman	3,224
	- Ms. Nguyen Thanh Phuong – Vice Chairwoman	2,313
	- Mr. Nguyen Nhat Nam – Member	1,494
	- Mr. Ngo Quang Trung – Member	1,132
	- Mr. Pham Quang Khanh – Independent Member	315
	Remuneration paid to the Supervisory Board	2,634
	Income paid to the Executive Board and Chief Accountant	16,145
	<u>Including:</u>	
	- Salary of the CEO	5,415
	- Salary of other key managers	10,730

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

**VIII. Stock Transactions of Insiders and Related Parties of Insiders (From 01 January 2025 to 31 December 2025):**

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

**IX. Other matters requiring attention:** *None*

**Recipients:**

- Disclosure in accordance with regulations

**CHAIRMAN OF THE BOARD OF DIRECTORS**

(Signature, full name and seal)



**LE ANH TAI**



**APPENDIX 01**

(Issued together with the Governance Report No. 13/26/BVBank/BC-HDQT dated 29/01/2026)

**Resolutions/Decisions of the Board of Directors from 01 January 2025 to 31 December 2025**

No.	Resolution No.	Date	Contents
1	01-05		Blank
2	06/25/BVBank/QD-HDQT	9/1/2025	Regarding the approval of the results of the bond issuance to increase Tier 2 capital for 2024-2025
3	07/25/BVBank/CV-CTHDQT	9/1/2025	Official letter on supporting the re-confirmation of compliance with professional ethical standards
4	08/25/BVBank/NQ-HDQT	16/1/2025	Regarding the approval of the proposed list of candidates for Members of the Board of Directors and Members of the Supervisory Board for the 2025-2030 term
5	09/25/BVBank/NQ-HDQT	16/1/2025	Regarding the change of addresses of some Branches and Transaction Offices
6	10/25/BVBank/NQ - HDQT	17/1/2025	Regarding the approval of the total additional remuneration fund and bonus for collective and individual achievements in 2024
7	11/25/BVBank/NQ - HDQT	17/1/2025	Regarding the bonus payment for the leadership level of Viet Capital Commercial Joint Stock Bank
8	12/25/BVBank/QD - HDQT	17/1/2025	Resolution on the Commendation for the Office of the Board of Directors
9	13/25/BVBank/NQ - HDQT	24/1/2025	Resolution approving the Report on Corporate Governance in 2024
10	14/25/BVBank/NQ - HDQT	24/1/2025	Report on Corporate Governance in 2024
11	15/25/BVBank/CD-TT.HDQT	24/1/2025	Regarding Notes on Some Contents in the Supervisory Board's Report and the Internal Audit Department's 4th Quarter Supervision Report
12	16/25/BVBank/QD-HDQT	04/02/2025	Approval of the Principle for Acquisition of Land Use Rights, Housing, and Other Assets Attached to the Land
13	17-18		Blank
14	19/HP20/25/BVBank/NQ-HDQT	18/2/2025	Regarding the 20th Meeting of the Board of Directors for the 2020-2025 Term
15	20/25/BVBank/NQ-HDQT	19/2/2025	Regarding the Change of Addresses of Some Branches and Transaction Offices
16	21/25/BVBank/NQ-HDQT	19/2/2025	Regarding the Addition of Business Lines to the Business Registration Certificate
17	22/25/BVBank/NQ-HDQT	19/2/2025	Regarding the Business Plan and Capital Increase for the 2025-2028 Period
18	23/25/BVBank/NQ-HDQT	5/3/2025	Approval of the Record Date for the Right to Attend the 2025 Annual General Meeting of Shareholders
19	24/25/BVBank/NQ-HDQT	6/3/2025	Approval of Finalizing the List of Shareholders for Notification on the Right to Nominate and Self-Nominate Candidates for the Additional Election of Members of the Board of Directors of BVBank for the 2025-2030 Term
20	25/25/BVBank/TB-CT.HDQT	6/3/2025	Regarding the Record Date for Exercising the Right to Nominate and Self-Nominate Candidates for the Election of Members of the Board of Directors and Supervisory Board for the 2025-2030 Term
21	26/25/BVBank/TB-HDQT	19/3/2025	Regarding the Nomination and Self-Nomination of Candidates for the Election of Members of the Board of Directors and the Supervisory Board for the 2025-2030 Term
22	27/25/BVBank/QD-HDQT	19/3/2025	Regarding the Appointment of New Personnel at the Office of the Board of Directors
23	28/25/BVBank/QD-HDQT	19/03/2025	Regarding the Business Plan for the Fiscal Year 2025
24	29/25/BVBank/QD-HDQT	21/03/2025	Regarding the Appointment of New Personnel at the Office of the Board of Directors
25	30/25/BVBank/QD-HDQT	21/03/2025	Regarding the Amendment of Loan Products for BVBank Employees
26	31/25/BVBank/QD-HDQT	25/3/2025	Regarding the Amendment and Supplementation of the Authority Delegation Regulation on Credit Approval, Issued with Decision No. 97A/24/BVBank/QD-HDQT dated 15/07/2024
27	32/25/BVBank/BC-HDQT	27/3/2025	Explanation Report on Inspection Conclusion No. 03/KL-TTGSNH.TTt
28	32A/25/BVBank/QD-HDQT	27/3/2025	Regarding the Establishment of the Organizing Committee for the 2025 Annual General Meeting of Shareholders of BVBank

No.	Resolution No.	Date	Contents
29	33/25/BVBank/TB-CT.HDQT	1/4/2025	Regarding the Record Date for Exercising the Right to Subscribe to Shares Offered Publicly to Existing Shareholders
30	34/25/BVBank/CV-CT.HDQT	1/4/2025	Regarding the Public Offering of Shares
31	35/25/BVBank/TB-CT.HDQT	1/4/2025	Regarding the Public Offering of Shares to Existing Shareholders
32	36/25/BVBank/QD-HDQT	1/4/2025	Regarding the Repurchase of the Non-Performing Loan Previously Sold to VAMC and the Use of Provisions to Handle Risks Related to Customer Ngoc Kim Han Trading Service Co., Ltd - Client Relationship Department 1
33	37		Blank
34	38/25/BVBank/NQ-HDQT	3/4/2025	Resolution Approving the Draft Documents for the 2025 Annual General Meeting of Shareholders
35	39/25/BVBank/TM-HDQT	3/4/2025	Invitation to the 2025 Annual General Meeting of Shareholders
36		3/4/2025	Agenda of the 2025 Annual General Meeting of Shareholders
37		3/4/2025	Annual General Meeting Regulations 2025
38		3/4/2025	Proposal to the AGM on the Establishment of the Presidium, the Secretariat, and the Vote-Counting Committee
39	40-42		Blank
40	43/25/BVBank/BC-HDQT	3/4/2025	Report on the assessment of the Board of Directors' performance, the implementation of AGM Resolutions, and BVBank's business performance in 2024
41	44/25/BVBank/TT-HDQT	3/4/2025	Proposal on the approval of operational orientation and business plan for 2025
42		3/4/2025	Executive Board's report on the overview of operations for 2024
43		3/4/2025	Supervisory Board's report on performance in 2024
44	45/25/BVBank/TT-HDQT	3/4/2025	Proposal on the selection of the auditor for the 2025 Financial Statements and provision of assurance services for internal control system related to the preparation and presentation of financial statements
45	46/25/BVBank/TT-HDQT	3/4/2025	Proposal on the approval of the audited separate and consolidated financial statements for the fiscal year 2024
46	47/25/BVBank/TT-HDQT	3/4/2025	Proposal on the approval of the 2024 profit distribution plan and appropriation to funds
47	48/25/BVBank/TT-HDQT	3/4/2025	Proposal on total remuneration, full-time allowances, and operating expenses for Members of the Board of Directors and the Supervisory Board in 2025
48	49/25/BVBank/TT-HDQT	3/4/2025	Proposal on the Plan to increase Charter Capital in 2025
49	50/HPTT/25/BVBank/NQ-HDQT	3/4/2025	Regarding the implementation of matters discussed at the Standing Board of Directors meetings for the 2020-2025 term
50	51/25/BVBank/TT-HDQT	3/4/2025	Proposal on the approval of listing bonds and other types of securities publicly offered by BVB after the offering rounds
51	52/25/BVBank/TT-HDQT	3/4/2025	Proposal on transferring BVB shares from UpCom to listing on the Stock Exchange
52	53/25/BVBank/TT-HDQT	3/4/2025	Proposal on the approval of the proposed remediation plan in case of early intervention
53	54/25/BVBank/TT-HDQT	3/4/2025	Proposal on the issuance of the Regulations on organizing online General Meetings of Shareholders and electronic voting
54	55/25/BVBank/TT-HDQT	3/4/2025	Proposal on amendments of and supplements to BVBank's Charter
55	56/25/BVBank/CV-CT.HDQT	17/4/2025	Official letter sent to VSDC on updating information related to participation in the electronic trading portal system at VSDC
56	57/25/BVBank/CV-CT.HDQT	18/4/2025	Notification confirming the consolidated list of securities holders entitled to purchase additional shares
57	57A/25/BVBANK/CV-CT.HDQT	21/4/2025	Resolution on the approval of amendments to the draft documents for the 2025 Annual General Meeting of Shareholders of BVBank
58	58/25/BVBank/QD-HDQT	22/4/2025	Regarding the repurchase of a non-performing loan of the customer Hoang Thien Ngoc One Member Co., Ltd. previously sold to VAMC
59	59/25/BVBank/CD-HDQT	23/4/2025	Regarding the implementation of provisions under Document No. 566/QLGS5 dated 16 April 2025
60	60/25/BVBank/BC-HDQT	28/4/2025	Report on the approval of the Resolution of the 2025 Annual General Meeting of Shareholders of BVBank



No.	Resolution No.	Date	Contents
61	61/25/BVBank/BC-HDQT	28/4/2025	Report on the approval of the Resolution of the 2025 Annual General Meeting of Shareholders of BVBank
62	62/25/BVBank/BC-HDQT	28/4/2025	Regarding the disposal of collateral assets in place of debt repayment obligations of the customer Lux Window Joint Stock Company - Thanh Khe Transaction Office
63	63/25/BVBank/QD-HDQT	5/5/2025	Regarding the issuance of the Regulations on the organization and operation of the Strategy and Innovation Committee
64	64/25/BVBank/QD-HDQT	5/5/2025	Regarding the issuance of the minimum loan interest rate framework
65	65/25/BVBank/QD-HDQT	5/5/2025	Regarding the recruitment of members for the Strategy and Innovation Committee
66	66/25/BVBank/QD-HDQT	5/5/2025	Regarding the establishment of the Strategy and Innovation Committee
67	66A/25/BVBank/NQ-HDQT	5/5/2025	Regarding the approval of the proposed remedial plan in case of early intervention
68	67/25/BVBank/CD-HDQT	9/5/2025	Regarding the implementation of the requirements of the Supervisory Board as stated in the Q1-2025 Inspection and Supervision Report
69	67/25/BVBank/QD-HDQT	9/5/2025	Regarding the amendment and supplementation of the credit approval delegation regulations issued together with Decision No. 97A/24/BVBank/QD-HDQT dated 15 July 2024
70	68/25/BVBank/QD-HDQT	13/05/2025	Regarding the policy for cooperation with Kredivo Group on consumer lending in Vietnam
71	69/25/BVBank/NQ-HDQT	16/5/2025	Regarding the implementation of the stock issuance plan under the 2024 Employee Stock Ownership Program (ESOP)
72	70/25/BVBank/NQ-HDQT	19/5/2025	Regarding the issuance of the consolidated Charter of BVBank
73	71/25/BVBank/QD-HDQT	19/5/2025	Regarding the issuance of regulations on organizing the Annual General Meeting of Shareholders online and electronic voting
74	72/25/BVBank/QD-HDQT	19/5/2025	Regarding the repurchase of VAMC debt and interest waiver for customer Hoang Thi Loi
75	73/25/BVBank/QD-HDQT	19/5/2025	Regarding the partial repurchase of bad debt sold to VAMC and the withdrawal of part of collateral assets of customers Nguyen Trung Khai - Le Nguyet Anh
76	74/25/BVBank/QD-HDQT	20/5/2025	Regarding the repurchase of VAMC debt and debt sale to a third party of customers Tran Cong Chanh - Dang Thi Thu Hong (Can Tho branch).
77	75/25/BVBank/CV-CT.HDQT	27/5/2025	Regarding the issuance of shares under the Employee Stock Ownership Program
78	76/25/BVBank/QD-HDQT	27/5/2025	Regarding the re-appointment of managers
79	77/25/BVBank/QD-HDQT	2/6/2025	Regarding the approval of results for share issuance to existing shareholders by rights offering method and approval of the list of investors allocated leftover shares and unsubscribed shares
80	78/HP21/25/BVBank/NQ-HDQT	2/6/2025	Regarding the implementation of matters discussed at the 21st meeting of the Board of Directors for the 2020-2025 term
81	79/HP21/25/BVBank/NQ-HDQT	2/6/2025	Regarding the business development of the Financial Market Division of BVBank
82	80/25/BVBank/QD-HDQT	9/6/2025	Regarding the approval of regulations and procedures for anti-money laundering, counter-terrorism financing, and prevention of mass destruction weapon proliferation financing at BVBank
83	81/25/BVBank/QD-HDQT	9/6/2025	Regarding the amendment of authorization for handling collateral assets in debt resolution activities
84	82/25/BVBank/QD-HDQT	16/6/2025	Regarding the extension of payment deadline for share purchase under the Employee Stock Ownership Program (ESOP) 2024
85	83/25/BVBank/QD-HDQT	17/6/2025	Regarding the implementation of preferential loan interest rate program for customers purchasing apartments in the Nobu Da Nang project
86	84/25/BVBank/CV-CT.HDQT	23/6/2025	Regarding the explanation on the splitting of Board member voting ballots related to the approval of the list of investors allocated leftover shares and unsubscribed shares
87	85/25/BVBank/NQ-HDQT	23/6/2025	Regarding the approval of results of the additional public offering to existing shareholders
88	86/25/BVBank/QD-HDQT	25/6/2025	Regarding the approval of share issuance results and handling plan for undistributed shares under the ESOP program
89	87/25/BVBank/QD-HDQT	25/6/2025	Regarding the repurchase of bad debt from customer Van Tien Hung Co., Ltd. sold to VAMC
90	88/25/BVBank/QD-HDQT	25/6/2025	Regarding the repurchase of a non-performing loan sold to VAMC - asset sale under enforcement agreement -offsetting collateral assets (in case the asset cannot be sold under the enforcement agreement) of customers Huynh Thanh Ngan - Duong Ngoc Thanh (An Giang branch)
91	89/25/BVBank/QD-HDQT	25/6/2025	Regarding the repurchase of VAMC debt and debt sale to a third party of customers Ha Thuy Hang - Pham Van Dung (Dong Nai branch)



No.	Resolution No.	Date	Contents
92	90/25/BVBank/QD-HDQT	25/6/2025	Regarding the plan for the 2nd issuance of Certificates of Deposit in 2025
93	91/25/BVBank/QD-HDQT	25/6/2025	Regarding the plan for the 2nd issuance of Certificates of Deposit in 2025
94	91A/25/BVBank/BC-CT.HDQT	25/6/2025	Regarding the provision and public disclosure of BVBank's information pursuant to Article 49 of the Law on Credit Institutions
95	92/25/BVBank/NQ-HDQT	30/6/2025	Regarding the change of addresses of certain Branches and Transaction Offices
96	93/25/BVBank/QD-HDQT	1/7/2025	Regarding the repurchase of debts from VAMC and the waiver and reduction of interest for Huyen Hy Hoai One Member Limited Liability Company
97	94/25/BVBank/QD-HDQT	1/7/2025	Financial Regulations
98	95/25/BVBank/NQ-HDQT	3/7/2025	Regarding the approval of the results of the share issuance under the 2024 ESOP program
99	96/25/BVBank/CV-CT.HDQT	7/7/2025	Regarding the adjustment of the type of securities held by securities holders
100	97/25/BVBank	9/7/2025	Confirmation letter
101	98/25/BVBank	9/7/2025	Shareholder structure
102	99/25/BV9Bank/QD-HDQT	9/7/2025	Regarding the implementation of maintenance items for 2025
103	100/25/BV9Bank/QD-HDQT	9/7/2025	Regarding the replacement of cyber-attack prevention equipment at the Data Center
104	101/25/BV9Bank/QD-HDQT	9/7/2025	Regarding the approval of the policy and costs for implementing the Fraud Prevention solution at BVBank
105	102/25/BV9Bank/QD-HDQT	9/7/2025	Regarding the implementation of the project to develop the Digistore new payment model over a 5-year period
106	103/25/BVBank/CD-HDQT	14/7/2025	Regarding the implementation of Official Letter No. 5566/NHNN-ATHT dated 02 July 2025 regarding certain matters requiring attention for credit institutions and foreign bank branches
107	104/25/BVBank/TB-VP.HDQT	22/7/2025	Regarding the application of individual customer interest rates lower than the minimum lending interest rate framework
108	105/25/BVBank/TB-VP.HDQT	23/7/2025	Regarding the plan for the 3rd issuance of Certificates of Deposit in 2025
109	106 - 108		Blank
110	109/25/BV9Bank/QD-HDQT	25/7/2025	Regarding the record date for exercising the right to nominate and self-nominate candidates for election as members of the Board of Directors and the Supervisory Board for the 2025–2030 term
111	110/25/BVBank/TB-CT.HDQT	25/7/2025	Regarding the record date for exercising the right to nominate and self-nominate candidates for election as members of the Board of Directors and the Supervisory Board for the 2025–2030 term
112	111/25/BVBank/CD-HDQT	29/7/2025	Regarding the implementation of Notification No. 233/TB-NHNN
113	112/25/BVBank/BC-HDQT	29/7/2025	Approval of the Report on Corporate Governance for the first 06 months of 2025
114	113/25/BVBank/BC-HDQT	29/7/2025	Report on Corporate Governance for the first 06 months of 2025
115	114/25/BVBank/TB-HDQT	11/8/2025	Regarding the nomination and self-nomination of candidates for election as members of the Board of Directors and members of the Supervisory Board for the 2025–2030 term
116	115/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to SBV, HCMC Branch
117	116/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to Deutsche Bank Vietnam
118	117/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to VietBank
119	118/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to CitiBank Vietnam
120	119/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to Techcombank
121	120/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to Sacombank
122	121/25/BVBank/CV-CT.HDQT	11/8/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards – Sent to ACB
123	122		Blank
124	123/25/BVBank/QD-HDQT	11/8/2025	Regarding the implementation of Apple Pay and Google Pay projects for Visa cards
125	124/25/BVBank/QD-HDQT	14/8/2025	Regarding debt repurchase from VAMC and interest waiver/reduction for Trung Hieu Phat Co., Ltd.
126	125/25/BVBank/BC-CT.HDQT	14/8/2025	Regarding the update of BVBank's information according to Article 49 of the Law on CIs 2024
127	126/25/BVBank/QD-HDQT	18/8/2025	Regarding the approval of the policy on selling non-performing loans to VAMC in 2025
128	127/25/BVBank/QD-HDQT	18/8/2025	Regarding the supplementation of business lines into BVBank's License
129	127A/25/BVBank/QD-HDQT	25/8/2025	Regarding the 4th issuance of Certificates of Deposit in 2025
130	127B/25/BVBank/QD-HDQT	27/8/2025	Regarding the 5th issuance of Certificates of Deposit in 2025
131	128/25/BVBank/QD-HDQT	28/8/2025	Regarding the issuance of the Regulations on information system security in operations
132	129/25/BVBank/QD-HDQT	28/8/2025	Regarding the procurement of a POS Gateway solution for implementation of ACQ POS/Digistore
133	130/25/BVBank/QD-HDQT	28/8/2025	Regarding the investment in upgrading virtualization server systems, storage and backup devices for Non-Core systems
134	131/25/BVBank/QD-HDQT	29/8/2025	Regarding the repurchase of non-performing loans sold to VAMC and partial withdrawal of collaterals against customer's payment for Phuong Khanh Steel Import-Export Trading Service Co., Ltd.
135	133/25/BVBank/QD-HDQT	3/9/2025	Regarding amendments and supplements to the Regulations on BVBank's organizational structure
136	134/25/BVBank/NQ-HDQT	8/9/2025	Regarding the approval of the list of proposed personnel to hold the position of Chief Executive Officer of Viet Capital Commercial Joint Stock Bank for the 2025–2030 term
137	135/25/BVBank/CV-HDQT	8/9/2025	Regarding the assessment of professional ethical standards for Mr. Ly Hoai Van according to Appendix 04
138	136/25/BVBank/CD-TT.HDQT	17/9/2025	Regarding the implementation of matters set out in Q2 supervision report and special report on IT
139	136A/25/BVBank/QD-HDQT	22/9/2025	Regarding the 6th issuance of Certificates of Deposit in 2025



No.	Resolution No.	Date	Contents
140	136B/HP22/25/BVBank/NQ-HDQT	22/9/2025	Resolution of the 22nd Meeting of the Board of Directors for the 2020–2025 term
141	137/25/BVBank/QD-HDQT	24/9/2025	Regarding the dismissal of the Chief Executive Officer position as per personal wishes
142	137A/25/BVBank/QD-HDQT	24/9/2025	Regarding the approval in principle to terminate the long-term office lease deposit contract with Phuong Nam 3A-2
143	138/25/BVBank/QD-HDQT	24/9/2025	Regarding the appointment of the Acting Chief Executive Officer position
144	138B/25/BVBank/QD-HDQT	1/10/2025	Regarding the assignment of duties to Members of the BOD participating in credit approval
145	138C/25/BVBank/QD-HDQT	1/10/2025	Regarding the establishment of the Credit Council
146	139/25/BVBank/NQ-HDQT	7/10/2025	Regarding the appointment of the CEO for the 2025-2030 term - Mr. Ly Hoai Van
147	140/25/BVBank/CD-TT.HDQT	7/10/2025	Regarding the directives from the Standing Board of Directors
148	141/25/BVBank/TB-HDQT	7/10/2025	Notification on income adjustment for senior management personnel
149	142/25/BVBank/QD-HDQT	7/10/2025	Regarding the upgrade of the database system
150	143/25/BVBank/TB-HDQT	9/10/2025	Regarding the introduction of the title and signature of the Chief Executive Officer of BVBank
151	144/25/BVBank/QD-HDQT	16/10/2025	Regarding the approval of the policy on capital contribution for the establishment of and acquisition of shares in a non-life insurance company
152	145/25/BVBank/QĐ-CT.HDQT	20/10/2025	Regarding the establishment of the Bank Restructuring Unit
153	146/25/BVBank/QD-HDQT	22/10/2025	Regarding the addition of gold bullion trading activities to BVBank's Operation License
154	146A/25/BVBank/QD-HDQT	28/10/2025	Regarding the confirmation and assessment of professional ethics for former or current employees of BVBank
155	147/25/BVBank/NQ-HDQT	29/10/2025	Regarding the approval in principle of the sale of corporate customer debts
156	147.1/25/BVBank/NQ-HDQT	31/10/2025	Resolution of the extraordinary meeting dated 31 October 2025
157	147A/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Ms. Nguyen Thi Thu Ha
158	147B/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Mr. Ly Hoai Van
159	147C/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Mr. Le Anh Tai
160	147D/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Mr. Ngo Quang Trung
161	147E/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Mr. Nguyen Hoai Nam
162	147F/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Mr. Nguyen Nhat Nam
163	147G/25/BVBank/CV-HDQT	3/11/2025	Document assessing compliance with professional ethical standards under Circular 20 for Mr. Pham Quang Khanh
164	148/25/BVBank/TB-CT.HDQT	5/11/2025	Regarding the record date for finalizing the list of shareholders in support of document preparation for listing BVB shares on Ho Chi Minh City Stock Exchange
165	149/25/BVBank/NQ-HDQT	5/11/2025	Regarding the approval of the proposed list of personnel for Members of the Board of Directors and Members of the Supervisory Board for the 2025-2030 term
166	150		Blank
167	151/25/BVBank/NQ-HDQT	7/11/2025	Regarding the approval of the record date for exercising the right to attend the 2025 Extraordinary General Meeting of Shareholders
168	152/25/BVBank/NQ-HDQT	7/11/2025	Notice of the record date for finalizing the right to attend the 2025 Extraordinary General Meeting of Shareholders
169	152A/25/BVBank/CV-CT.HDQT	11/11/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards for personnel under the management of credit institutions and foreign bank branches – Sent to BIDV
170	153/25/BVBank/CD-TT.HDQT	12/11/2025	Regarding the implementation in accordance with the requirements of the Supervisory Board as stated in the report on inspection and supervision results for Q3 2025
171	154/25/BVBank/CV-CT.HDQT	13/11/2025	Regarding the request for temporary suspension of the inspection at BVBank pursuant to Decision No. 130/QĐ-TTTR
172	155/25/BVBank/CV-CT.HDQT	13/11/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards for personnel under the management of credit institutions and foreign bank branches – Sent to Viet Hoa Commercial Joint Stock Bank
173	156/25/BVBank/CV-CT.HDQT	18/11/2025	Regarding the confirmation of the document assessing compliance with professional ethical standards for personnel under the management of credit institutions & foreign bank branches - Sent to Citibank
174	156A/25/BVBank/QD-HDQT	18/11/2025	Regarding the establishment of the Organizing Committee for the 2025 Extraordinary General Meeting of Shareholders
175	157/25/BVBank/QD-HDQT	20/11/2025	Regarding the issuance of the Regulations on delegation of credit approval authority
176	158/25/BVBank/CV-CT.HDQT	24/11/2025	Regarding the registration of signature samples and the change of Share Certificate form
177	159/25/BVBank/CD-HDQT	26/11/2025	Regarding the implementation in accordance with Official Letter No. 10328/NHNN-TD
178	160/25/BVBank/QD-HDQT	1/12/2025	Regarding the change of members participating in the Risk Management Committee
179	161/25/BVBank/QD-HDQT	1/12/2025	Regarding the recruitment of members for the Strategy and Innovation Committee
180	162/25/BVBank/QD-HDQT	2/12/2025	Regarding the appointment of managers
181	163/25/BVBank/QD-HDQT	3/12/2025	Regarding the amendment of Decision No. 42/19/QĐ-HDQT on change in the composition of the Head Office Debt Handling Committee and approval authority in debt handling activities
182	160-170		Blank
183	171/25/BVBank/TM-HDQT	5/12/2025	Invitation to the 2025 Extraordinary General Meeting of Shareholders
184			Power of Attorney
185			Proposed agenda of the 2025 Extraordinary General Meeting of Shareholders
186	172/25/BVBank/BC-HDQT	4/12/2025	Report on the summary of the Board of Directors' performance for the 2020-2025 term and Operational Directions for the 2025-2030 term
187			Summary report on the operations of the Supervisory Board
188	173/25/BVBank/TT-HDQT	4/12/2025	Proposal on the conclusion of the 2020-2025 term for Members of the BOD and the SB, and the nomination of candidates of the BOD and the SB for the 2025-2030 term
189	174/25/BVBank/TT-HDQT	4/12/2025	Proposal on the plan to increase Charter Capital in 2026
190	175/25/BVBank/TT-HDQT	4/12/2025	Proposal on the amendment and supplement to BVBank's Charter
191			Draft Resolution of the 2025 Extraordinary General Meeting of Shareholders
192	175A/25/BVBank/NQT-HDQT	5/12/2025	Resolution on approving the Documents of the 2025 Extraordinary General Meeting of Shareholders
193	176/25/BVBank/QD-HDQT	8/12/2025	Regarding the system migration from IBM P-Series to ExaCC
194	177/25/BVBank/TT-HDQT	17/12/2025	Proposal on the plan to increase Charter Capital in 2026 (1st Amendment)
195	178/25/BVBank/TT-HDQT	17/12/2025	Proposal on the amendment and supplement to BVBank's Charter (1st Amendment)



No.	Resolution No.	Date	Contents
196	179/25/BVBank/NQT-HDQT	17/12/2025	Resolution on approving the Documents for the 2025 Extraordinary General Meeting of Shareholders (1st Draft Amendment)
197			Draft Resolution of the 2025 Extraordinary General Meeting of Shareholders
198	180/25/BVBank/NQT-HDQT	18/12/2025	Resolution No. 180/25/BVBank/NQ-HDQT dated 18 December 2025 on approving the amendments to the documents of the 2025 Extraordinary General Meeting of Shareholders of Viet Capital Commercial Joint Stock Bank (1st revision)
199	180A/HP23/25/BVBank/NQ-HDQT	18/12/2025	Resolution of the 23rd meeting of the Board of Directors for the 2020-2025 term
200	180B/25/BVBank/NQ-HDQT	18/12/2025	Regarding the approval in principle of the restructuring of BVBank's organizational structure
201	181/25/BVBank/NQT-HDQT	19/12/2025	Report on the Summary of Performance of the Board of Directors of Viet Capital Commercial Joint Stock Bank for the 2020–2025 term and Operational Orientation for the 2025–2030 term
202	182/25/BVBank/QD-HDQT	25/12/2025	Decision on the payment of supplementary remuneration and emulation awards for collectives and individuals in 2025
203	182A/25/BVBank/QD-HDQT	25/12/2025	Decision on the payment of bonuses for the leadership of BVBank in 2025
204	182B/25/BVBank/QD-HDQT	25/12/2025	Decision on Commendation for the Office of the Board of Directors
205	183/25/BVBank/QD-HDQT	25/12/2025	Resolution on Approval of Capital Contribution to Establish VSI Insurance Joint Stock Company
206	184/25/BVBank/NQ-HDQT	25/12/2025	Regarding Proposed Personnel for Election as Members of BOD and SB for the 2025–2030 Term
207	185/25/BVBank/NQ-HDQT	25/12/2025	Proposal on the conclusion of the 2020-2025 term for members of BOD and SB, and the nomination of candidates for BOD and SB for the 2025-2030 term (amendment)
208	186/25/BVBank/NQT-HDQT	25/12/2025	Resolution on Approval of Amendments to the Documents of the 2025 Extraordinary General Meeting of Shareholders (Second Amendment)
209	187/25/BVBank/NQ-HDQT	26/12/2025	Regarding Assignment of Duties of the BOD for the 2025–2030 Term
210	187A/25/BVBank/QD-HDQT	26/12/2025	Regarding the Establishment of the Credit Council
211	187B/25/BVBank/QD-HDQT	26/12/2025	Regarding the Establishment of the Risk Management Committee
212	187C/25/BVBank/QD-HDQT	26/12/2025	Regarding Changes in the Composition of the Human Resources Committee
213	188/25/BVBank/BC-HDQT	29/12/2025	Report on the Approval of the Resolution of the 2025 Extraordinary General Meeting of Shareholders of BVBank
214	189/25/BVBank/BC-HDQT	29/12/2025	Report on the Approval of the Resolution of the 2025 Extraordinary General Meeting of Shareholders of BVBank

  
**CHAIRMAN OF THE BOARD OF DIRECTORS**  
*(Signature, full name and seal)*  
  
**LE ANH TAI**

**APPENDIX 2**

(Issued together with Corporate Governance Report No 12/26/BVBank/BC-HDQT date 29/01/2026)

**BVBANK'S LIST OF RELATED PERSONS**

Serial No	Name of Organization/Individual	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/Passport/ Business Registration Number	Registered Address/ Contact Address	Date of Becoming a Related Person	Date of Ceasing to be a Related Person	Reason
<b>I</b>	<b>BOD</b>							
1	Le Anh Tai		Chairman of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	22/04/2015		
2	Ly Hoai Van		CEO and Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	01/10/2025		Appointment to the position of Acting Chief Executive Officer (CEO) dated: 01/10/2025. Appointment to the position of Chief Executive Officer (CEO): 07/10/2025. Appointment as Member of the BOD for the 2025–2030 Term dated: 26/12/2025
3	Nguyen Nhat Nam		Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/06/2020		
4	Pham Quang Khanh		Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/08/2020		
5	Nguyen Thi Thu Ha		Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/12/2025		Appointment as Member of the BOD dated 26/12/2025
6	Pham Thanh Son		Independent Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/12/2025		Appointment as Independent Member of the BOD dated 26/12/2025
7	Nguyen Thanh Phuong		Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	22/04/2015	26/12/2025	End of BOD's 2020-2025 term dated: 26/12/2025
8	Ngo Quang Trung		Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	22/04/2015	26/12/2025	End of BOD's 2020-2025 term dated: 26/12/2025
<b>II</b>	<b>SUPERVISORY BOARD</b>							
1	Ly Cong Nha		Head of the Supervisory Board		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	17/03/2017		
2	Phan Thi Hong Lan		Head of the Supervisory Board		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	22/04/2015	26/12/2025	End of the Supervisory Board's 2020-2025 term dated: 26/12/2025
3	Nguyen Thi Thanh Thuy		Member of Supervisory Board		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/08/2020		



Serial No	Name of Organization/Individual	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/Passport/ Business Registration Number	Registered Address/ Contact Address	Date of Becoming a Related Person	Date of Ceasing to be a Related Person	Reason
4	Le Hoang Nam		Member of Supervisory Board		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	22/04/2015		
5	Nguyen Thi Thanh Tam		Member of Supervisory Board		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/12/2025		Appointment as Member of Supervisory Board for 2025-2030 term dated: 26/12/2025
6	Bui Thi Quanh		Member of Supervisory Board		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	26/12/2025		Appointment as Member of Supervisory Board for 2025-2030 term dated: 26/12/2025
III	<b>EXECUTIVE BOARD</b>							
1	Ly Hoai Van		CEO and Member of BOD		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	01/10/2025		Appointment to the position of Acting Chief Executive Officer (CEO) dated: 01/10/2025. Appointment to the position of Chief Executive Officer (CEO): 07/10/2025. Appointment as Member of the BOD for the 2025–2030 Term dated: 26/12/2025
2	Ngo Quang Trung		CEO		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	06/08/2016	26/12/2025	Cessation of the position of CEO dated: 01/10/2025. End of BODs' 2020-2025 term dated: 26/12/2025
3	Le Van Be Muoi		Deputy CEO		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	05/01/2017		
4	Van Thanh Khanh Linh		Deputy CEO		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	15/06/2023		
5	Nguyen Thanh Tu		Deputy CEO		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	15/06/2023		
6	Phan Viet Hai		Deputy CEO		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	15/06/2023		
IV	<b>CHIEF ACCOUNTANT</b>							
1	Ly Cong Nha		Chief Accountant		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	17/03/2017		Cessation of the position of Chief Accountant dated: 25/12/2025
V	<b>OFFICER IN CHARGE OF CORPORATE GOVERNANCE</b>							
1	Luu Cong Toai		Head of the Office of the BOD cum Company Secretary cum Officer in Charge of Corporate Governance		412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	03/06/2022		
VI	<b>RELATED ORGANIZATION</b>							

Serial No	Name of Organization/Individual	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/Passport/ Business Registration Number	Registered Address/ Contact Address	Date of Becoming a Related Person	Date of Ceasing to be a Related Person	Reason
I	Viet Capital Bank Assets Management Company Limited				412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City	18/11/2011		

CHAIRMAN OF BOD  
Signature, full name, and seal



NGÂN HÀNG  
THƯƠNG MẠI CỔ PHẦN  
BANK VIỆT  
LE ANH TAI  
THÀNH PHỐ HỒ CHÍ MINH



**APPENDIX 3**

(Issued together with Corporate Governance Report No .13./26/BVBank/BC-HDQT date 29/01/2026)

**LIST OF INSIDERS AND RELATED PARTIES OF INSIDERS**

According to the VSDC shareholder list as at 31/12/2025

STT	Full Name	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/ Passport/Date of issuance, Place of issuance	Contact Address	Number of Shares Held at Period-End	Shareholding Ratio at Period-End (%)	Notes
1	LE ANH TAI		Chairman of BOD			17.785.719	2,77546%	
1.1	Le Van Khanh							Biological Father
1.2	Le Thi Cuc							Biological Mother
1.3	Le Huynh Anh Thu							Biological Child
1.4	Le Huynh Khanh Van							Biological Child
1.5	Le Huynh Thuy Tien							Biological Child
1.6	Le Thi Cam Tu							Biological Older Sister
1.7	Le Thi Cam Thu							Biological Younger Sibling
1.8	Le Thi Cam Thao							Biological Younger Sibling
1.9	Huynh Kim Son							Father in law
1.10	Nguyen Thi Lai							Mother in law
1.11	Huynh Thanh Phuong					253	0,00004%	Wife
1.12	Ung Nho Quang							Brother in law (Older sister's husband)
1.13	Nguyen Duc Huy							Brother in law (Younger sister's husband)
1.14	Huynh Kim Vu							Brother in law (Younger sister's husband)
1.15	Ung Le Huyen							Biological Nephew/Niece
1.16	Ung Le Hoai Nam							Biological Nephew/Niece
1.17	Vo Duy Hao							Biological Nephew/Niece
1.18	Nguyen Le Duc Hai							Biological Nephew/Niece
1.19	Nguyen Le Bao Chau							Biological Nephew/Niece
1.20	Le Van Ngoc							Biological Nephew/Niece
1.21	Nguyen Thi Mai							Paternal Grandfather
1.22	Le Thi Phan							Paternal Grandmother
1.23	Le Thi Phuc							Paternal Aunt
1.24	Le Thi Cuc							Paternal Aunt
1.25	Le Thi Dao							Paternal Aunt
1.26	Le Van Thuong							Paternal Aunt
1.27	Le Van Tra							Paternal Uncle
1.28	Le Van Ly							Paternal Uncle
1.29	Le Van Lap							Paternal Uncle
1.30	Le Van Cay							Paternal Uncle
1.31	Truong Thi Don							Maternal Grandfather
								Maternal Grandmother

STT	Full Name	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/ Passport/Date of issuance, Place of issuance	Contact Address	Number of Shares Held at Period-End	Shareholding Ratio at Period-End (%)	Notes
1.32	Le Thi Tu							Paternal Aunt
1.33	Le Van Chuan							Paternal Uncle
1.34	Le Thi Tam							Paternal Aunt
1.35	Le Thi Dang							Paternal Aunt
1.36	Le Thi Dinh							Paternal Aunt
1.37	Le Thi Mot							Paternal Aunt
1.38	Le Van Muoi Hai							Paternal Uncle
2	NGUYEN NHAT NAM		Member of BOD			6.191.008	0,96611%	
2.1	Nguyen Danh Du							Biological Father
2.2	Lam Thi My							Biological Mother
2.3	Tran Thi Dang Ngoc					6.512.913	1,01634%	Wife
2.4	Nguyen Ngoc Anh Minh							Biological Child
2.5	Nguyen Ngoc Nam Anh							Biological Child
2.6	Tran Thanh Su							Father in law
2.7	Nguyen Thi Thu Ba							Mother in law
2.8	Nguyen Thi Ngoc Hang							Biological Older Sister
2.9	Nguyen Thi Ngoc Phuong							Biological Older Sister
2.10	Ngo Van Phen							Brother in law (Older sister's husband)
2.11	Nguyen Thi Ngoc Dung							Biological Older Sister
2.12	Nguyen Thi Ngoc Tuyen							Biological Younger Sibling
2.13	Nguyen Anh Duc							Em re/ Brother in law (Younger sister's husband)
2.14	Tran Dang Khoa							Brother in law (Wife's biological younger brother)
2.15	Tran Thanh Tan					3.668.500	0,57247%	Brother in law (Wife's biological younger brother)
2.16	Nguyen Van Quang							Paternal Grandfather
2.17	Ngo Thi Lieng							Paternal Grandmother
2.18	Nguyen Thi Tuoi							Paternal Aunt
2.19	Nguyen Thi Le							Paternal Aunt
2.20	Nguyen Tan Tai							Paternal Uncle
2.21	Nguyen Thi Nang							Paternal Aunt
2.22	Nguyen Thi Tho							Paternal Aunt
2.23	Nguyen Phuoc Thien							Paternal Uncle
2.24	Nguyen Thanh Thiet							Paternal Uncle
2.25	Nguyen Thi Lien							Paternal Aunt
2.26	Nguyen Huu Tiep							Paternal Uncle
2.27	Lam Tan Duc							Maternal Grandfather
2.28	Huynh Thi Tam							Maternal Grandmother
2.29	Lam Thi Nga							Paternal Aunt
2.30	Lam Tan Hung							Paternal Uncle



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2.31	Lam Tan Cung							Paternal Uncle
2.32	Lam Tan Dien							Paternal Uncle
2.33	Lam Thi Nhu Y							Paternal Aunt
2.34	Lam Thi Hoang Oanh							Paternal Aunt
2.35	Bui Nguyen Minh Khoa							Biological Nephew/Niece
2.36	Bui Nguyen Phuong Linh							Biological Nephew/Niece
2.37	Ngo Gia Han							Biological Nephew/Niece
2.38	Ngo Minh Thu							Biological Nephew/Niece
2.39	Ngo Minh Thy							Biological Nephew/Niece
2.40	Lam Nguyen Yen Vy							Biological Nephew/Niece
2.41	Lam Nguyen Phu Cuong							Biological Nephew/Niece
2.42	Nguyen Ngoc Phuong Anh							Biological Nephew/Niece
2.43	Nguyen Duc Minh Anh							Biological Nephew/Niece
3	Ly Hoai Van		CEO and Member of the Board of Directors					
3.1	Nguyen Le Ngoc Minh							Wife
3.2	Ly Hoai Bang							Biological Father
3.3	Nguyen Thi Ngau							Biological Mother
3.4	Nguyen Ngoc Cai							Father in law
3.5	Le Thi Mai							Mother in law
3.6	Ly Hoai Thuong							Biological Older Brother
3.7	Vo Thi Nga							Sister in law (Biological older brother's wife)
3.8	Ly Hoai Viet							Biological Older Brother
3.9	Le Thi Ly							Sister in law (Biological older brother's wife)
3.10	Ly Hoai Phuong An							Biological Nephew/Niece
3.11	Ly Thi Thu Kieu							Biological Older Sister
3.12	Pham Anh Tuan							Brother in law (Older sister's husband)
3.13	Ly Thi Thu Hong							Biological Older Sister
3.14	Tran Ngoc An							Brother in law (Older sister's husband)
3.15	Tran Ly Minh Tue							Biological Nephew/Niece
3.16	Ly Hoai Vu							Biological Older Brother
3.17	Nguyen Hoang Cam Ha							Sister in law (Biological older brother's wife)
3.18	Ly Hoai Bao							Biological Older Brother
3.19	Jan Ly							Sister in law (Biological older brother's wife)
3.20	Nguyen Bao Thanh							Brother in law (Wife's biological younger brother)
3.21	Ly Hoai Le							Paternal Grandfather
3.22	Duong Thi Ty							Paternal Grandmother
3.23	Nguyen Sao							Maternal Grandfather

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3.24	Le Thi Beo							Maternal Grandmother
3.25	Ly Thi Quyen							Paternal Aunt
3.26	Ly Thi Song							Paternal Aunt
4	PHAM QUANG KHANH		Member of BOD					
4.1	Huynh Ngoc Anh							Wife
4.2	Pham Anh Thu							Biological Child
4.3	Pham The Tuan							Biological Father
4.4	Dau Thi Ngoc Tram							Biological Mother
4.5	Pham Quang Minh							Biological Younger Sibling
4.6	Huynh Duy Loc							Father in law
4.7	Chu Thi Bich Nga							Mother in law
4.8	Dau Dinh Hong							Maternal Grandfather
4.9	Le Thi Hoang							Maternal Grandmother
4.10	Pham The Cung							Paternal Grandfather
4.11	Pham Thi Ngoc Diep							Paternal Grandmother
4.12	Dau Thi Phuong							Paternal Uncle
4.13	Pham Tuan Nghiem							Paternal Uncle
4.14	Pham Thi Doan Trang							Paternal Aunt
4.15	Pham Khac Chinh							Paternal Uncle
5	NGUYEN THI THU HA		Member of BOD			12.683.645	1,97928%	
5.1	Le Quang Trung							Husband
5.2	Le Thao Minh							Biological Child
5.3	Le Minh Khoa							Biological Child
5.4	Nguyen Hien Tri							Biological Father
5.5	Tran Thi Thanh Tam							Biological Mother
5.6	Le Quang Hon							Father in law
5.7	Tran Thi Kim Anh							Mother in law
5.8	Nguyen Thanh Chau							Biological Younger Sibling
5.9	Nguyen Thanh Long							Biological Younger Sibling
5.10	Nguyen Tran Viet Hung							Biological Younger Sibling
5.11	Han Thu Nguyet							Sister in law (Biological younger brother's wife)
5.12	Tran Ngo Ngoc Ha							Sister in law (Biological younger brother's wife)
5.13	Le Thi Anh Uyen							Brother in law (Husband's biological younger sibling)
5.14	Le Quang Cuong							Brother in law (Husband's biological younger sibling)
5.15	Nguyen Thi Phuong Dan							Sister in law (Biological younger brother's wife)
5.16	Tran Huu Phuoc							Maternal Grandfather
5.17	Dang Thi Tuoi							Maternal Grandmother



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5.18	Nguyen Van Chat							Paternal Grandfather
5.19	Pham Thi Ngo							Paternal Grandmother
5.20	Nguyen Van Be							Paternal Uncle
5.21	Nguyen Thi Bui							Paternal Aunt
5.22	Nguyen Thi Ngan							Paternal Aunt
5.23	Nguyen Ngoc Thuy							Paternal Aunt
5.24	Nguyen Tri Hien							Paternal Uncle
5.25	Nguyen Minh Tung							Biological Nephew/Niece
5.26	Nguyen Tran Minh Son							Biological Nephew/Niece
5.27	Nguyen Tran Minh Khoi							Biological Nephew/Niece
5.28	Nguyen Han Thuy Hang							Biological Nephew/Niece
5.29	Nguyen Thanh Anh Thu							Biological Nephew/Niece
5.30	Nguyen Phuc Minh							Biological Nephew/Niece
6	PHAM THANH SON		Independent Member of BOD					
6.1	Pham Van Bien							Biological Father
6.2	Duong Thi Lan							Biological Mother
6.3	Pham Thi Nang							Paternal Uncle
6.4	Pham Quoc Dong							Paternal Uncle
6.5	Pham Thi Nien							Paternal Uncle
6.6	Pham Thi Dien							Paternal Aunt
6.7	Pham Thi Chien							Paternal Aunt
6.8	Pham Thi Mien							Paternal Aunt
6.9	Pham Thi Chien							Paternal Aunt
6.10	Pham Thuy Duong							Biological Younger Sibling
6.11	Jarni Benjamin Ivan							Brother in law (Younger sister's husband)
6.12	Duong Quang Vinh							Paternal Uncle
6.13	Duong Thi Hoa							Paternal Aunt
6.14	Duong Van Hung							Paternal Uncle
6.15	Duong Thi Hue							Paternal Aunt
6.16	Pham Huu Tin							Paternal Grandfather
6.17	Le Thi Duc							Paternal Grandmother
6.18	Duong Van Phan							Maternal Grandfather
6.19	Duong Thi Khuy							Maternal Grandmother
6.20	Ngo Huong Giang							Wife
6.21	Ngo Kien Cuong							Father in law
6.22	Nguyen Thi Kim Nga							Mother in law
6.23	Ngo Phuong Khanh							Brother in law (Wife's biological younger brother)
6.24	Ngo Phuong Trang							Sister in law (Wife's biological younger sister)

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7	LY CONG NHA		Head of Supervisory Board			7.705.414	1,20243%	
7.1	Le Nguyen Quy Thao							Wife
7.2	Le Cong Minh							Biological Child
7.3	Ly Le Thao Uyen							Biological Child
7.4	Ly Thai Cong							Biological Father
7.5	Lieu Thi Huynh Mai							Biological Mother
7.6	Le Quang Thuong							Father in law
7.7	Nguyen Thi Be							Mother in law
7.8	Ly Cong Nien							Biological Older Brother
7.9	Nguyen Ngoc Ba							Sister in law (Biological older brother's wife)
7.10	Ly Van Lam							Biological Older Brother
7.11	To Thi Dao							Sister in law (Biological older brother's wife)
7.12	Ly Cong Du							Biological Older Brother
7.13	Nguyen Cam Tu							Sister in law (Biological older brother's wife)
7.14	Ly Thi Tham							Biological Older Sister
7.15	Le Ba Van							Brother in law (Older sister's husband)
7.16	Ly Cong Nha							Biological Younger Sibling
7.17	Quang Thi Chuc Ly							Sister in law (Biological younger brother's wife)
7.18	Ly Cong Toan							Biological Younger Sibling
7.19	Quang Thi Dep							Sister in law (Biological younger brother's wife)
7.20	Ly Thi Ven							Biological Younger Sibling
7.21	Pham Van Dien							Brother in law (Younger sister's husband)
7.22	Ly van Nhan							Biological Nephew/Niece
7.23	Ly Van Nhan Em							Biological Nephew/Niece
7.24	Ly Thi Diep							Biological Nephew/Niece
7.25	Ly Van Nhiem							Biological Nephew/Niece
7.26	Ly Thi Hue Chan							Biological Nephew/Niece
7.27	Ly Thi Huong Giang							Biological Nephew/Niece
7.28	Ly Cong Linh							Biological Nephew/Niece
7.29	Ly Cong Hai Dang							Biological Nephew/Niece
7.30	Ly Cong Hai Duy							Biological Nephew/Niece
7.31	Le Nguyen Anh Thu							Brother in law (Wife's biological younger brother)
7.32	Le Quang Thanh							Brother in law (Wife's biological younger brother)
7.33	Le Nguyen Bao Thach							Brother in law (Wife's biological younger brother)
7.34	Le Nguyen An Thai							Brother in law (Wife's biological younger brother)
7.35	Ly Cong Kieu							Paternal Grandfather
7.36	Phan Thi Ngan							Paternal Grandmother
7.37	Lieu Sy Hao							Maternal Grandfather



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7.38	Duong Thi Le							Maternal Grandmother
7.39	Lieu Vinh Thanh							Paternal Uncle
7.40	Lieu Minh Tam							Paternal Aunt
7.41	Lieu Thi Hui							Paternal Aunt
8	NGUYEN THI THANH THUY		Member of Supervisory Board			80.000	0,01248%	
8.1	Vo Minh Truc							Husband
8.2	Vo Thuy An							Biological Child
8.3	Vo Thuy Anh							Biological Child
8.4	Nguyen Ngoc Man							Biological Father
8.5	Nguyen Thi Kim Lien							Biological Mother
8.6	Nguyen Thi Kim Phung							Biological Older Sister
8.7	Nguyen Thanh Vu							Biological Older Brother
8.8	Dang Van Nhanh							Brother in law (Older sister's husband)
8.9	Le Thi Hong Phuong							Sister in law (Biological older brother's wife)
8.10	Duong Thi Ngoan							Sister in law (Biological older brother's wife)
8.11	Nguyen Thi Nam							Sister in law (Biological older brother's wife)
8.12	Vo Thi Bup							Mother in law
8.13	Le Phuoc Toan							Father in law
8.14	Vo Thi Bich Van							Brother in law (Husband's biological younger sibling)
8.15	Nguyen Ngoc Luy							Paternal Uncle
8.16	Nguyen Phuc Thinh							Biological Nephew/Niece
8.17	Nguyen Ba Luan							Biological Nephew/Niece
8.18	Nguyen Thi Thuy Linh							Biological Nephew/Niece
8.19	Dang Duc Thanh							Biological Nephew/Niece
8.20	Dang Duc Tri							Biological Nephew/Niece
8.21	Nguyen Ngoc Minh							Paternal Grandfather
8.22	Nguyen Thi Ban							Paternal Grandmother
8.23	Nguyen Van Quynh							Maternal Grandfather
8.24	Nguyen Thi Hai							Maternal Grandmother
8.25	Nguyen Thanh Khuyen							Biological Older Brother
8.26	Nguyen Phuc Truyen							Biological Older Brother
8.27	Nguyen Thi Kim Mai							Paternal Aunt
8.28	Nguyen Tuong Hoang							Paternal Uncle
9	LE HOANG NAM		Member of Supervisory Board					
9.1	Le Ngoc Long							Biological Father
9.2	Ngo Thi Am							Step Mother
9.3	Nguyen Thi Thuy							Wife
9.4	Le Nguyen Truc Quynh							Biological Child

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9.5	Le Nguyen Duc Tri							Biological Child
9.6	Le Nguyen Duc Phuc							Biological Child
9.7	Le Thi Bich Ngoc							Biological Younger Sibling
9.8	Le Hoang Cuong							Biological Younger Sibling
9.9	Le Duc Trung							Half Sibling
9.10	Le Duc Minh							Half Sibling
9.11	Nguyen Anh Phuoc							Brother in law (Younger sister's husband)
9.12	Nguyen Huynh Ngoc Diem							Sister in law (Biological younger brother's wife)
9.13	Nguyen Thi Hoa							Sister in law (Wife's biological older sister)
9.14	Nguyen Thi Phung							Sister in law (Wife's biological older sister)
9.15	Nguyen Van Hoang							Brother in law (Wife's biological older brother)
9.16	Nguyen Thi Mai Lieng							Sister in law (Wife's biological older sister)
9.17	Nguyen Van Thanh							Brother in law (Wife's biological older brother)
9.18	Nguyen Van Binh							Brother in law (Wife's biological older brother)
9.19	Le Thi Chuc							Paternal Uncle
9.20	Le Thi Duy							Paternal Uncle
9.21	Le Thi Phuong							Paternal Aunt
9.22	Le Thi Phuong							Paternal Aunt
9.23	Le Thi Mai							Paternal Aunt
9.24	Le Thi Ly							Paternal Aunt
9.25	Le Thi Minh Tam							Paternal Aunt
9.26	Hoang Thi At							Paternal Aunt
9.27	Hoang Van Dan							Paternal Uncle
9.28	Hoang Thi Dao							Paternal Aunt
9.29	Hoang Thi Mao							Paternal Aunt
9.30	Nguyen Ngoc Phuong Quynh							Biological Nephew/Niece
9.31	Nguyen Ngoc Khanh Vy							Biological Nephew/Niece
9.32	Le Phi Duong							Biological Nephew/Niece
9.33	Le Ke Khoan							Paternal Grandfather
9.34	Luu Thi Mong							Paternal Grandmother
9.35	Hoang Van At							Maternal Grandfather
9.36	Thai Thi Chan							Maternal Grandmother
9.37	Hoang Thi Bich Hue							Biological Mother
9.38	Nguyen Van Khuong							Father in law
9.39	Tran Thi Manh							Mother in law
9.40	Le Thi Thuy							Paternal Uncle
9.41	Nguyen Van Long							Brother in law (Wife's biological older brother)



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9.42	Nguyen Thi Nga							Sister in law (Wife's biological older sister)
9.43	Nguyen Van Tuan							Brother in law (Wife's biological older brother)
9.44	Nguyen Van Phat							Brother in law (Wife's biological older brother)
10	Nguyen Thi Thanh Tam		Thành viên BKS/Member of the Supervisory Board			140.000	0,02185%	
10.1	Tran Thuong Hai							Husband
10.2	Nguyen Khac Liem							Biological Father
10.3	Dao Thi Ruoi							Biological Mother
10.4	Nguyen Thi Minh							Step Mother
10.5	Tran Ngoc La							Father in law
10.6	Pham Thi Kim Thoa							Mother in law
10.7	Nguyen Thi Minh Tam							Biological Child
10.8	Tran Nguyen Ngoc Anh Thu							Biological Child
10.9	Tran Nguyen Bao Ngoc							Biological Child
10.10	Nguyen Thanh Tuan							Biological Younger Sibling
10.11	Than Trong Hong Nhung							Sister in law (Biological younger brother's wife)
10.12	Nguyen Thuy Ngoc Tu							Biological Nephew/Niece
10.13	Nguyen Quoc Bao							Biological Nephew/Niece
10.14	Tran Phi Long							Brother in law (Husband's biological younger sibling)
10.15	Tran Anh Tuan							Brother in law (Husband's biological younger sibling)
10.16	Nguyen Van Lam							Paternal Grandfather
10.17	Vu Thi Suu							Paternal Grandmother
10.18	Nguyen Van Kim							Paternal Uncle
10.19	Nguyen Truong An							Paternal Uncle
10.20	Nguyen Phu Tu							Paternal Uncle
10.21	Nguyen Thi Hong Nhung							Paternal Aunt
10.22	Dao Van Thuy							Maternal Grandfather
10.23	Vu Thi Soi							Maternal Grandmother
10.24	Dao Thi Be							Paternal Aunt
10.25	Dao Thi Hien							Paternal Aunt
10.26	Dao Thi Dung							Paternal Aunt
10.27	Dao Thi Hang							Paternal Aunt
11	Bui Thi Quanh		Thành viên BKS/Member of the Supervisory Board					
11.1	Bui Le							Biological Father
11.2	Do Thi Dan							Biological Mother
11.3	Bui Van Le							Biological Older Brother
11.4	Bui Thi Thuy							Biological Older Sister
11.5	Bui Thi Ky							Biological Older Sister

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11.6	Bui Thi Hong							Biological Younger Sibling
11.7	Bui Thi Truc Ha							Biological Younger Sibling
11.8	Tran Thi Hieu							Sister in law (Biological older brother's wife)
11.9	Le Van Toan							Brother in law (Older sister's husband)
11.10	Nguyen Tong Tran							Brother in law (Older sister's husband)
11.11	Nguyen Huu Nguyen							Brother in law (Younger sister's husband)
11.12	Nguyen Truong Giang							Brother in law (Younger sister's husband)
11.13	Bui Tran Thu Hoai							Biological Nephew/Niece
11.14	Bui Tran Thu Huyen							Biological Nephew/Niece
11.15	Le Nhat Anh Bin							Biological Nephew/Niece
11.16	Nguyen Bui To Uyen							Biological Nephew/Niece
11.17	Le Thuc Nghi							Biological Nephew/Niece
11.18	Bui Dang Khoa							Biological Nephew/Niece
11.19	Le Nhat Quan							Biological Nephew/Niece
11.20	Nguyen Bui Nguyen Khanh							Biological Nephew/Niece
11.21	Nguyen Bao Nam							Biological Nephew/Niece
11.22	Nguyen Bui Kha Ngan							Biological Nephew/Niece
11.23	Nguyen Huu Nguyen An							Biological Nephew/Niece
11.24	Bui Quan							Paternal Grandfather
11.25	Tran Thi Gioi							Paternal Grandmother
11.26	Do Dap							Maternal Grandfather
11.27	Phan Thi Chuc							Maternal Grandmother
11.28	Do Diep							Paternal Uncle
11.29	Do Van Nhanh							Paternal Uncle
11.30	Bui Biet							Paternal Uncle
12	<b>VAN THANH KHANH LINH</b>		<b>Deputy CEO</b>			8.115.036	1,26635%	
12.1	Van Thanh Su							Biological Father
12.2	Tran Thi Dam							Biological Mother
12.3	Van Thanh Ngoc Linh							Biological Younger Sibling
12.4	Nguyen Van Binh							Brother-in-law (younger sister's husband)
12.5	Nguyen Minh Tri							Biological Nephew/Niece
12.6	Nguyen Ngoc Minh Anh							Biological Nephew/Niece
12.7	Van Thanh Vinh Huy							Biological Younger Sibling
12.8	Vo Xuan Nam							Husband
12.9	Vo Khanh Ngan							Biological Child
12.10	Vo Khanh Ha							Biological Child
12.11	Truong Ngoc Lan							Mother in law
12.12	Vo Xuan Ngoc							Father in law



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12.13	Vo Dieu Linh							Sister-in-law (husband's biological older sister)
12.14	Van Thi Hoa Lan							Paternal Aunt
12.15	Van Thi An							Maternal Uncle
12.16	Van Thanh Bang							Maternal Uncle
12.17	Van Anh Dang							Maternal Uncle
12.18	Van Kim Lien							Paternal Aunt
12.19	Tran Thi Tot							Paternal Aunt
12.20	Tran Gia Dinh							Maternal Uncle
12.21	Tran Gia Dac							Maternal Uncle
12.22	Tran Gia Thang							Paternal Uncle
12.23	Tran Thi Tham							Paternal Uncle
12.24	Tran Thi Thuy							Paternal Uncle
13	NGUYEN THANH TU		Deputy CEO			9.341.984	1,45782%	
13.1	Dang Ngoc Thao Uyen							Wife
13.2	Nguyen Hoang Lam							Biological Child
13.3	Nguyen Hoang Uyen Lam							Biological Child
13.4	Nguyen Van Dat							Biological Father
13.5	Tran Thi Lieu							Biological Mother
13.6	Dang Ngoc Thao							Father in law
13.7	Pham Thi Thu Thao							Mother in law
13.8	Nguyen Tran Thanh Truc					4.743.748	0,74026%	Biological Older Sister
13.9	Tran Minh The							Brother in law (Biological older sister's husband)
13.10	Nguyen Thanh Toan							Biological Older Brother
13.11	Bui Thi Lan Huong							Sister in law (Biological older brother's wife)
13.12	Nguyen Thanh Tung							Biological Older Brother
13.13	Nguyen Thi Ngoc Hanh							Sister in law (Biological older brother's wife)
13.14	Nguyen Tran Thuy Thanh Tra							Biological Younger Sibling
13.15	Pham Bao Minh							Brother in law (Younger sister's husband)
13.16	Dang Bao Quang							Brother in law (Wife's biological younger brother)
13.17	Dang Ngoc Thao Ngan							Sister in law (Wife's biological younger sister)
13.18	Tran Van Ty							Paternal Uncle
13.19	Tran Thanh Thuy							Paternal Aunt
13.20	Tran Thi Thanh Thuy							Paternal Aunt
13.21	Tran Thanh Dan							Paternal Aunt
13.22	Tran Thi Thu Huong							Paternal Aunt
13.23	Tran Thi Thanh Ben							Paternal Aunt
13.24	Tran Ngoc Quynh Nhu							Biological Nephew/Niece
13.25	Tran Thanh Can							Paternal Uncle

STT	Full Name	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/ Passport/Date of issuance, Place of issuance	Contact Address	Number of Shares Held at Period-End	Shareholding Ratio at Period-End (%)	Notes
13.26	Pham Bao Khang							Biological Nephew/Niece
13.27	Nguyen Ngoc Gia Linh							Biological Nephew/Niece
13.28	Nguyen Thi Xem							Paternal Aunt
13.29	Nguyen Thi Ca							Paternal Aunt
13.30	Nguyen Thi Thu Suong							Paternal Aunt
13.31	Nguyen Thanh Sang							Paternal Uncle
13.32	Nguyen Thi Gai							Paternal Aunt
13.33	Gold Coast Retail Joint Stock Company				5th Floor, HM Town, 412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City			Chairman of BOD - Gold Coast Retail Joint Stock Company
13.34	Seven System Viet Nam Joint Stock Company				412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City			Member of BOD - Seven System Viet Nam Joint Stock Company
13.35	Viet Nam Basketball Joint Stock Company				01 Street 36, Binh Trung Ward, Ho Chi Minh City			Member of BOD- Viet Nam Basketball Joint Stock Company
13.36	Viet Capital Bank Assets Management Company Limited				412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City			Chairman - Viet Capital Bank Assets Management Company Limited
14	PHAN VIET HAI		Deputy CEO			9.283.861	1,44875%	
14.1	Tran Thuy Que Huong							Wife
14.2	Phan Khanh Lam							Biological Child
14.3	Phan Phuc Lam							Biological Child
14.4	Phan Hai Viet							Biological Father
14.5	Nguyen Thi Thu							Biological Mother
14.6	Phan Thu Van							Biological Younger Sibling
14.7	Tran Que Hiep							Father in law
14.8	Le Thi Hong Chau							Mother in law
14.9	Nguyen Hoanh Son							Brother in law (Younger sister's husband)
14.10	Tran Thanh Nhat Ha							Sister in law (Wife's biological younger sister)
15	LE VAN BE MUOI		Deputy CEO			7.327.829	1,14351%	
15.1	Nguyen Thi Minh Nguyet							Wife
15.2	Le Nguyen Huynh Nhu							Biological Child
15.3	Le Tuan Manh							Biological Child
15.4	Dang Le Han							Grandchild
15.5	Dang Duc Huy							Son-in-law
15.6	Le Van Dam							Biological Father
15.7	Dang Thi Muoi							Biological Mother
15.8	Nguyen Phu Huu							Father-in-law



STT	Full Name	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/ Passport/Date of issuance, Place of issuance	Contact Address	Number of Shares Held at Period-End	Shareholding Ratio at Period-End (%)	Notes
15.9	Huynh Thi Huong							Mother in law
15.10	Le Thi Phung							Biological Older Sister
15.11	Le Van So							Biological Older Brother
15.12	Le Van Do							Biological Older Brother
15.13	Le Thi Luong							Biological Older Sister
15.14	Le Van Song							Biological Older Brother
15.15	Le Van Son							Biological Older Brother
15.16	Le Van Lam							Biological Older Brother
15.17	Le Thi Be Chinh							Biological Older Sister
15.18	Le Van Be Muoi Mot							Biological Younger Sibling
15.19	Le Van Be Muoi Hai							Biological Younger Sibling
15.20	Pham Van Minh							Brother in law (Biological older sister's husband)
15.21	Nguyen Thi Dut							Sister-in-law (Biological older brother's wife)
15.22	Tran Thi Nga							Sister in law (Biological older brother's wife)
15.23	Nguyen Van Quan							Brother in law (Biological older sister's husband)
15.24	Tran Thi Chinh							Sister in law (Biological older brother's wife)
15.25	Le Thi Bay							Sister in law (Biological older brother's wife)
15.26	Le Ba Phuoc							Brother in law (Biological older sister's husband)
15.27	Nguyen Thi Xuan Hoa							Sister in law (Biological younger brother's wife)
15.28	Truong Thi Thuy Oanh							Sister in law (Biological younger brother's wife)
15.29	Nguyen Ngoc Loi							Sister in law (Wife's biological younger sister)
15.30	Nguyen Ngoc Tien							Sister in law (Wife's biological younger sister)
15.31	Le Van Trong							Paternal Grandfather
15.32	Tran Thi Cho							Paternal Grandmother
15.33	Dang Van Luc							Maternal Grandfather
15.34	Tran Thi Lieu							Maternal Grandmother
15.35	Le Van Got							Paternal Uncle
15.36	Le Van Kinh							Paternal Uncle
15.37	Le Van Rang							Paternal Uncle
15.38	Le Van Re							Paternal Uncle
15.39	Le Van E							Paternal Uncle
15.40	Le Van Tay							Paternal Uncle
15.41	Dang Van Duoc							Paternal Uncle
15.42	Dang Thi Chin							Paternal Aunt
15.43	Dang Thi Muoi Mot							Paternal Aunt
15.44	Pham Van Binh							Biological Nephew/Niece
15.45	Pham Le Tu							Biological Nephew/Niece
15.46	Pham Le Hai							Biological Nephew/Niece

STT	Full Name	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/ Passport/Date of issuance, Place of issuance	Contact Address	Number of Shares Held at Period-End	Shareholding Ratio at Period-End (%)	Notes
15.47	Le Ngoc Loi							Biological Nephew/Niece
15.48	Le Thanh Dung							Biological Nephew/Niece
15.49	Le Thanh Quan							Biological Nephew/Niece
15.50	Le Thi Hong Tuoi							Biological Nephew/Niece
15.51	Nguyen Thai Trung							Biological Nephew/Niece
15.52	Le Tran Sang							Biological Nephew/Niece
15.53	Le Tran Phuong Thuy							Biological Nephew/Niece
15.54	Le Trong Thang							Biological Nephew/Niece
15.55	Le Ba An							Biological Nephew/Niece
15.56	Le Thi Thu Ngan							Biological Nephew/Niece
15.57	Le Truong Thinh							Biological Nephew/Niece
15.58	Le Truong Hoang Khang							Biological Nephew/Niece
15.59	Le Truong Thao Vy							Biological Nephew/Niece
16	Luu Cong Toai		Head of the Office of the BOD cum Company Secretary cum Officer in Charge of Corporate Governance			6.619.772	1,03302%	
16.1	Luu Hiep							Biological Father
16.2	Dieu Thi Sen							Biological Mother
16.3	Luu Cong Thanh							Biological Older Brother
16.4	Nguyen Thi My Tu							Sister in law (Biological older brother's wife)
16.5	Luu Cong Tai							Biological Older Brother
16.6	Dang Thi Linh							Sister in law (Biological older brother's wife)
16.7	Luu Thi My Dung							Biological Older Sister
16.8	Luu Kim Ngan							Biological Older Sister
16.9	Ngo Dinh Thanh Hoai							Brother in law (Older sister's husband)
16.10	Luu Ngan Tam							Biological Older Sister
16.11	Vo Si Pari							Brother in law (Older sister's husband)
16.12	Nguyen Hoang Phuong Anh							Wife
16.13	Nguyen Luu Ha An							Biological Child
16.14	Nguyen Thi Hoang Truc							Mother-in-law
16.15	Nguyen Van Quang							Father in law
16.16	Vo Luu Thien Phuong							Biological Nephew/Niece
16.17	Ngo Mai Chau							Biological Nephew/Niece



STT	Full Name	Securities Trading Account (if any)	Position in the Bank (if any)	Citizen ID/ Passport/Date of issuance, Place of issuance	Contact Address	Number of Shares Held at Period-End	Shareholding Ratio at Period-End (%)	Notes
16.18	Luu Minh Tri							Biological Nephew/Niece
16.19	Firebird Investment Joint Stock Company							Chairman of the Board of Directors - Firebird Investment Joint Stock Company
16.20	VietCredit General Finance Joint Stock Company							Independent Member of the Board of Directors - VietCredit General Finance Joint Stock Company



CHAIRMAN OF BOD

Signature, full name, and seal

LÊ ANH TÀI

**APPENDIX 4**

(Issued together with Corporate Governance Report No 13 /26/BVBank/BC-HDQT date 29/01/2026)

**BVBANK'S TRANSACTIONS OF INSIDERS AND RELATED PERSONS WITH SHARES**

(According to the VSDC shareholder list as at 31/12/2025)

STT	Person conducting the transaction	Relationship with the Insider	Number of Shares Held at the Beginning of the Period 01/01/2025		Number of Shares Held at Period-End 31/12/2025		Reason for Increase/Decrease (purchase, sale, conversion, bonus, etc.)	Notes
			Number of Shares	Percentage (%)	Number of Shares	Percentage (%)		
1	Le Anh Tai	Chairman of BOD	15.809.528	2,86484	17.785.719	2,77546	Purchase	
1.1	Huynh Thanh Phuong	Wife	253	0,00450	253	0,00004		
1.2	Ung Le Huyen	Biological Nephew/Niece	8.206	0,00149	0	0,00000	Sale	
2	Nguyen Nhat Nam	Member of BOD	5.503.119	0,99722	6.191.008	0,96611	Purchase	
2.1	Tran Thi Dang Ngoc	Wife	5.789.256	1,04907	6.512.913	1,01634	Purchase	
2.2	Tran Thanh Tan	Brother in law (Wife's biological younger brother)	3.668.500	0,66477	3.668.500	0,57247		
3	Nguyen Thi Thu Ha	Member of BOD (Term begins on 26/12/2025)			12.683.645	1,97928		As of January 1, 2025, Ms. Nguyen Thi Thu Ha was not considered an insider
4	Ly Cong Nha	Head of the Supervisory Board	5.960.368	1,08008	7.705.414	1,20243	Purchase	
5	Nguyen Thi Thanh Thuy	Member of Supervisory Board	0	0,00000	80.000	0,01248	Purchase	
6	Nguyen Thi Thanh Tam	Member of Supervisory Board (Term begins on 26/12/2025)			140.000	0,02185		As of January 1, 2025, Ms. Nguyen Thi Thanh Tam was not considered an insider
7	Van Thanh Khanh Linh	Deputy CEO	6.324.483	1,14606	8.115.036	1,26635	Purchase	
8	Nguyen Thanh Tu	Deputy CEO	7.422.097	1,34496	9.341.984	1,45782	Purchase	
8.1	Nguyen Tran Thanh Truc	Biological Older Sister	4.216.665	0,76410	4.743.748	0,74026	Purchase	
8.2	Nguyen Tran Thuy Thanh Tra	Biological Younger Sibling	22.000	0,00399	0	0,00000	Sale	
9	Phan Viet Hai	Deputy CEO	8.252.321	1,49540	9.283.861	1,44875	Purchase	
10	Le Van Be Muoi	Deputy CEO	6.513.626	1,18033	7.327.829	1,14351	Purchase	
11	Luu Cong Toai	Head of the Office of the BOD cum Company Secretary cum Officer in Charge of Corporate Governance	4.987.887	0,90385	6.619.772	1,03302	Purchase	

CHAIRMAN OF BOD  
Signature, full name, and seal  
NGÂN HÀNG  
THƯƠNG MẠI CỔ PHẦN  
BẢN VIỆT  
THÀNH PHỐ HỒ CHÍ MINH  
LE ANH TAI