

REPORT ON CORPORATE GOVERNANCE
Annual 2025

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

- Name of company: **Bac A Commercial Joint Stock Bank**
- Address of Head office: 117 Quang Trung Street, Thanh Vinh Ward, Nghe An Province.
- Telephone: 0238.3844277
- Fax: 0238.3841757
- Email: bacabank_congbothongtin@baca-bank.vn
- Charter capital as at 31/12/2025: VND 10,032,190,520,000
- Stock symbol: BAB
- Governance model: General Meeting of Shareholders, Board of Directors, Board of Supervisors and Board of Management.
- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders

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

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

II. Board of Directors

1. Information about the Board of Directors:

Information about the Board of Directors as at 31/12/2025 is as follows:

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

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

2. Meetings of the Board of Directors

In 2025, the Board of Directors conducted 104 meetings (including in-person meetings and written consultations) with the following attendance rates:

No.	Board of Directors	Meeting attendance	Attendance rate	Reasons for absence
1	Ms. Tran Thi Thoang	104	100%	
2	Ms. Thai Huong	104	100%	
3	Mr. Vo Van Quang	104	100%	
4	Mr. Dang Thai Nguyen	104	100%	
5	Ms. Hoang Hong Hanh	104	100%	

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

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

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

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

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

4. Activities of the Board of Directors' committees

As at 31/12/2025, The Board of Directors' committees include: Risk Management Committee and Human Resources Committee.

4.1. Risk Management Committee

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

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

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

4.2. Human Resources Committee

Human Resources Committee operates under the *"Regulations on the organization and operation of the Human Resources Committee"* issued by the Board of Directors on 10/11/2025. Human Resources Committee is responsible for recommending management personnel, as well as the quantity and personnel structure of the Board of Directors in alignment with the Bank's operational scale and development orientation. In addition, the Committee advises the Board of Directors on resolving issues related to the election, appointment, dismissal and removal of the Board of Directors' members, Board of Supervisors' members, Board of Management's members, Chief Accountant and other positions in accordance with applicable laws and the Bank's Charter.

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

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

5. Resolutions/Decisions of the Board of Directors

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

III. Board of Supervisors

1. Information about the Board of Supervisors

Information about the Board of Supervisors' members as at 31/12/2025 is as follows:

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

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

2. Meetings of the Board of Supervisors

In 2025, the Board of Supervisors held 05 meetings with the attendance rates and voting rates being 100%, details as follows:

No.	Board of Supervisors	Meeting attendance	Attendance rate	Voting rate	Reasons for absence
1	Mr. Pham Hong Cong	05	100%	100%	
2	Ms. Tran Thi Khanh Chi	05	100%	100%	
3	Ms. Nguyen Thanh Thuy	05	100%	100%	

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

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

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

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

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

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

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

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

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

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

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

5. Other activities of the Board of Supervisors

The Board of Supervisors has implemented senior management oversight in accordance with Circular 13/2018/TT-NHNN (as amended and supplemented) on the following activities: internal audit; appraising the Bank's financial statements of 2024 and the first 06 months of 2025 according to their duties and powers in the Bank's charter; preparing,

storing and updating the list of major shareholders and related persons of the Board of Directors' members, the Board of Supervisors' members, and the General Director.

IV. The Board of Management

As at 31/12/2025, the Board of Management of BAC A BANK includes the following members:

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

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

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

V. Chief Accountant

As at 31/12/2025, Chief Accountant of BAC A BANK is Ms. Nguyen Hong Yen.

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

VI. Training courses on corporate governance

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

The leadership training course, designed for leadership positions, focused on foundational leadership principles; interpersonal skills, core values, application of DISC

behavioral analysis in management, employee motivation, and adaptive decision-making in various scenarios.

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

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

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

1. The list of affiliated persons of BAC A BANK

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

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

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

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

No.

4. Transactions between the Company and other objects

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

No.

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

No.

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

No.

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APPENDIX 01
RESOLUTIONS, DECISIONS OF THE BOARD OF DIRECTORS
Annual 2025
(Attached to 2025 Annual Report on corporate governance)

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

22	35/2025/NQ- HĐQT	05/02/2025	Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Ha Nam Branch	100%
23	36/2025/QĐ- HĐQT	06/02/2025	Changing address without changing location of Kim Lien Branch	100%
24	37/2025/QĐ- HĐQT	06/02/2025	Changing address without changing location of Ba Ria Transaction Office - Vung Tau Branch	100%
25	38/2025/QĐ- HĐQT	06/02/2025	Changing address without changing location of Cat Linh Transaction Office - Thang Long Branch	100%
26	39/2025/QĐ- HĐQT	06/02/2025	Changing address without changing location of Dien Chau Transaction Office - Vinh City Branch	100%
27	41/2025/NQ- HĐQT	11/02/2025	Approving credit extension to Dong Lam Investment and Trading Joint Stock Company	100%
28	43/2025/NQ- HĐQT	12/02/2025	Approving the results of the issuance of shares to pay the 2023 dividend to existing shareholders and handling of fractional shares and undistributed shares	100%
29	44/2025/QĐ- HĐQT	12/02/2025	Changing the headquarters location of Bac A Commercial Joint Stock Bank – Ha Nam Branch	100%
30	47/2025/NQ- HĐQT	18/02/2025	Amending the charter capital content in the establishment and operation license	100%
31	49/2025/NQ- HĐQT	19/02/2025	Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Nam Dinh Branch	100%
32	50/2025/NQ- HĐQT	19/02/2025	Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Dong Nai Branch	100%
33	51/2025/NQ- HĐQT	19/02/2025	Approving the policy to change the headquarters location of Bac A Commercial Joint Stock Bank – Da Nang Branch – Dong Da Transaction Office	100%
34	53/2025/NQ- HĐQT	20/02/2025	Approving the credit extension plan for IBS Heavy Industry Joint Stock Company	100%
35	55/2025/NQ- HĐQT	25/02/2025	Organization plan of BAC A BANK's 2025 Annual General Meeting of Shareholders	100%
36	56/2025/QĐ- HĐQT	25/02/2025	Change the headquarters location of Bac A Commercial Joint Stock Bank – Nam Dinh Branch	100%
37	57/2025/QĐ- HĐQT	25/02/2025	Change the headquarters location of Bac A Commercial Joint Stock Bank – Da Nang Branch - Dong Da Transaction Office	100%
38	59/2025/QĐ- HĐQT	27/02/2025	Approving credit extension to Da Lat Milk Joint Stock Company	100%
39	61/2025/QĐ- HĐQT	03/03/2025	Amending the Charter of Bac A Commercial Joint Stock Bank	100%
40	63/2025/NQ- HĐQT	04/03/2025	Approving the credit extension to Tran Hong Quan Metallurgy Company Limited	100%
41	65/2025/QĐ- HĐQT	06/03/2025	Issuing the Guarantee Regulation at Bac A Commercial Joint Stock Bank	100%
42	67/2025/QĐ- HĐQT	07/03/2025	Approving the second amendment of the mortgage contract of rights under account contract No. 4506-DZ/s dated 04/07/2018	100%
43	69/2025/QĐ- HĐQT	14/03/2025	Approving the plan to resell all corporate bonds to the issuing organization – Renewable Energy Company Limited	100%
44	71/2025/NQ- HĐQT	20/03/2025	Implementing the offering of 95,802,184 shares to existing shareholders according to the plan for increasing charter capital in the second phase of 2024, as approved by BAC A BANK's General Meeting of Shareholders.	100%
45	73/2025/QĐ- HĐQT	21/03/2025	Changing address without changing location of Bach Dang Transaction Office - Phan Dang Luu Branch	100%
46	75/2025/QĐ- HĐQT	21/03/2025	Changing address without changing location of An Duong Vuong Transaction Office - Phan Dang Luu Branch	100%
47	76/2025/QĐ- HĐQT	21/03/2025	Changing address without changing location of some Transaction Offices under Ho Chi Minh City Branch	100%

48	77/2025/QĐ- HDQT	21/03/2025	Changing address without changing location of Phu My Transaction Office - Vung Tau Branch	100%
49	79/2025/NQ- HDQT	25/03/2025	Approving credit extension to Phu Yen High-Tech Dairy Farm Joint Stock Company	100%
50	81/2025/NQ- HDQT	28/03/2025	Convening the meeting, approving the agenda, contents, and documents for the 2025 Annual General Meeting of Shareholders	100%
51	84/2025/QĐ- HDQT	31/03/2025	Approving the public prospectus for additional shares	100%
52	87/2025/NQ- HDQT	01/04/2025	Adjusting the progress and total investment for the project "BAC A BANK Head Office and Integrated Supermarket, Office for Lease Complex" in Ha Tinh Province	100%
53	89/2025/QĐ- HDQT	02/04/2025	Approving credit extension for TH Milk Joint Stock Company	100%
54	92/2025/QĐ- HDQT	03/04/2025	Approving credit limit for TH Food Chain Joint Stock Company	100%
55	94/2025/QĐ- HDQT	04/04/2025	Amending and supplementing several articles of the Decision on interbank monetary transactions of BAC A BANK, attached to Decision No. 01A/QĐ-BAB dated 02/01/2019	100%
56	96/2025/QĐ- HDQT	08/04/2025	Approving BAC A BANK's 2024 Annual Report	100%
57	98/2025/QĐ- HDQT	14/04/2025	Updating documents of the 2025 Annual General Meeting of Shareholders	100%
58	108/2025/QĐ- HDQT	16/04/2025	Changing the headquarters location of Bac A Commercial Joint Stock Bank – Dong Nai Branch	100%
59	110/2025/QĐ- HDQT	23/04/2025	Approving the Expected Remediation Plan in case of early intervention of Bac A Commercial Joint Stock Bank	100%
60	112/2025/QĐ- HDQT	25/04/2025	Approving credit extension to Dong Lam Material Supply Company Limited	100%
61	114/2025/QĐ- HDQT	29/04/2025	Issuing the Charter of Bac A Commercial Joint Stock Bank	100%
62	115/2025/QĐ- HDQT	29/04/2025	Issuing the regulations on organization and operation of the Board of Directors	100%
63	117/2025/NQ- HDQT	29/4/2025	Approving BAC A BANK's first private bond issuance plan for 2025 and the registration for trading on the Hanoi Stock Exchange	100%
64	118/2025/NQ- HDQT	29/4/2025	Approving the plan to issue certificates of deposit of Bac A Commercial Joint Stock Bank in 2025	100%
65	120/2025/NQ- HDQT	05/07/2025	Approving the capital utilization plan from the public offering of 95,802,184 shares to increase charter capital for the second phase of 2024 and approving the list of registration documents for the offering as approved by BAC A BANK's General Meeting of Shareholders	100%
66	122/2025/NQ- HDQT	19/05/2025	Approving the adjustment of credit extension for An Khanh Thermal Power Joint Stock Company	100%
67	124/2025/QĐ- HDQT	27/05/2025	Approving the credit extension to Yen My High-Tech Agriculture and Food Two-Member Limited Liability Company	100%
68	126/2025/QĐ- HDQT	30/05/2025	Issuing the decision on functions, tasks, and organizational structure of the Treasury and Foreign Exchange Division	100%
69	128/2025/QĐ- HDQT	05/06/2025	Approving the technical report for the Bank's transaction office building of BAC A BANK's Branch at 69 O Cho Dua, Hanoi	100%
70	130/2025/QĐ- HDQT	09/06/2025	Approving credit extension to Kon Tum High-Tech Agriculture Dairy Farm Joint Stock Company	100%
71	132/2025/NQ- HDQT	10/06/2025	Approving the policy to change the location and name of Bac A Commercial Joint Stock Bank – Quang Binh Branch – Dong Phu Transaction Office	100%
72	133/2025/NQ- HDQT	10/06/2025	Approving the policy to change the location of Hai Duong Branch – Thanh Dong Transaction Office	100%
73	134/2025/NQ- HDQT	10/06/2025	Approving the policy to change the location of Kien Giang Branch – Rach Gia Transaction Office	100%

74	135/2025/NQ- HDQT	10/06/2025	Approving the policy to change the location of Dak Lak Branch – Krong Pak Transaction Office	100%
75	137/2025/QĐ- HDQT	12/06/2025	Issuing the regulations on unsecured credit extension at Bac A Commercial Joint Stock Bank	100%
76	138/2025/QĐ- HDQT	12/06/2025	Amending and supplementing several articles of the credit policy serving agricultural and rural development at Bac A Commercial Joint Stock Bank	100%
77	139/2025/QĐ- HDQT	16/06/2025	Implementing tasks related to the change of headquarters location of Bac A Commercial Joint Stock Bank – Kien Giang Branch – Rach Gia Transaction Office	100%
78	141/2025/QĐ- HDQT	16/06/2025	Issuing the regulations on functions, tasks, and organizational structure of the Operations Division	100%
79	143/2025/NQ- HDQT	18/06/2025	Approving credit extension to Phu My Plastic Production Joint Stock Company	100%
80	145/2025/NQ- HDQT	19/06/2025	Approving the record date for exercising the right to purchase shares and the timeline for implementing the public offering of 95,802,184 shares to existing shareholders	100%
81	147/2025/NQ- HDQT	23/06/2025	Changing the registered address of the Head Office without changing the location of Head Office of Bac A Commercial Joint Stock Bank	100%
82	149/2025/QĐ- HDQT	24/06/2025	Issuing a guarantee for Vinh Ha Real Estate and Trading Joint Stock Company	100%
83	151/2025/QĐ- HDQT	27/06/2025	Approving credit extension to Nui Tien Pure Water Limited Company	100%
84	152/2025/QĐ- HDQT	30/06/2025	Changing location and name of Dong Phu Transaction Office - Quang Binh Branch	100%
85	155/2025/QĐ- HDQT	30/06/2025	Approving the proposal for bidding in the State Bank of Vietnam's open market operations (OMO)	100%
86	157/2025/QĐ- HDQT	07/07/2025	Changing address without changing location and name of Bac A Bank Branches and Transaction offices	100%
87	157B/2025/QĐ- HDQT	08/07/2025	Organizational structure at the head office, branches, and transaction offices of BAC A BANK	100%
88	159/2025/QĐ- HDQT	10/07/2025	Changing the specimen of the seal of BAC A Commercial Joint Stock Bank	100%
89	160/2025/QĐ- HDQT	10/07/2025	Issuing the “Regulations on the management and use of the seal of BAC A Commercial Joint Stock Bank”	100%
90	162/2025/QĐ- HDQT	11/07/2025	Stipulating the functions, duties, and organizational structure of the Risk Management Division	100%
91	164B/2025/QĐ- HDQT	23/07/2025	Approving the granting of credit to Green Urban Trading and Construction Joint Stock Company	100%
92	164D/2025/QĐ- HDQT	25/07/2025	Approving the granting of credit to Hoang Hiep Trading and Services Development Company Limited	100%
93	166/2025/QĐ- HDQT	28/07/2025	Appointing the Secretary of the Board of Directors of BAC A BANK	100%
94	168/2025/QĐ- HDQT	28/07/2025	Granting credit to Dong Lam Cement Joint Stock Company	100%
95	168A/2025/QĐ- HDQT	28/07/2025	Reporting on the corporate governance for the first six months of 2025	100%
96	170/2025/QĐ- HDQT	29/07/2025	Changing the registered address without changing the transaction office location of Rach Gia Transaction Office – Kien Giang Branch, and Ba Don Transaction Office – Quang Binh Branch	100%
97	171/2025/QĐ- HDQT	29/07/2025	Changing the head office location, the managing branch, and the name of Ninh Hiep Transaction Office – Hang Dau Branch	100%
98	173/2025/QĐ- HDQT	30/07/2025	Approving the granting of credit to Ngoc Quy Trading Investment and Trading Development Company Limited	100%
99	175/2025/QĐ- HDQT	30/07/2025	Terminating the validity of certain credit collateral policy documents	100%
100	175A/2025/NQ- HDQT	30/07/2025	Reviewing the operating results for the first six months of 2025 and defining key tasks for the last six months of 2025 of BAC A BANK	100%
101	177/2025/QĐ- HDQT	31/07/2025	Issuing regulations and policies related to the issuance of bonds, certificates of deposit, and transactions of valuable papers at BAC A BANK	100%

102	178/2025/QĐ- HDQT	31/07/2025	Issuing regulations on domestic bond issuance at BAC A BANK	100%
103	179/2025/QĐ- HDQT	31/07/2025	Issuing regulations on transactions of valuable papers of the Government, the State Bank of Vietnam, Government-guaranteed entities, local authorities, and credit institutions and State Bank of Vietnam branches at BAC A BANK	100%
104	182/2025/NQ- HDQT	04/08/2025	Approving the granting of credit to Phu Tho Land Joint Stock Company	100%
105	184/2025/QĐ- HDQT	07/08/2025	Amending the Charter of BAC A BANK	100%
106	185/2025/QĐ- HDQT	07/08/2025	Changing the location, managing branch, and name prior to the opening and establishment of Hoa Lap Transaction Office – Son Tay Branch	100%
107	187/2025/QĐ- HDQT	13/08/2025	Issuing credit policies serving the development of agriculture and rural areas at BAC A BANK	100%
108	189/2025/QĐ- HDQT	14/08/2025	Granting a guarantee limit to Vinh Ha Real Estate and Trading Joint Stock Company	100%
109	191/2025/QĐ- HDQT	15/08/2025	Amending and supplementing regulations on foreign exchange management for payment and remittance products and services within BAC A Commercial Joint Stock Bank, issued together with Decision No. 109/2022/QĐ-HĐQT-BacABank dated 22 August 2022	100%
110	191B/2025/QĐ- HDQT	25/08/2025	Approving the continuation of foreign exchange between BAC A BANK and the State Bank of Vietnam as previously implemented	100%
111	193/2025/QĐ- HDQT	28/08/2025	Approving the granting of credit to IBS Heavy Industry Joint Stock Company	100%
112	194/2025/QĐ- HDQT	03/09/2025	Implementing tasks related to the establishment and change of head office location of Thanh Dong Transaction Office – Hai Duong Branch	100%
113	196/2025/QĐ- HDQT	04/09/2025	Appointing a representative of BAC A Bank's capital contribution at MBLand	100%
114	197/2025/NQ- HDQT	04/09/2025	Approving the results of the public offering of shares to existing shareholders, and the handling of odd lots and unsubscribed shares under the public offering of 95,802,184 shares of BAC A Bank	100%
115	199/2025/QĐ- HDQT	10/09/2025	Changing the names of certain transaction offices under branches of BAC A BANK	100%
116	201/2025/NQ- HDQT	11/09/2025	Amending the charter capital information stated in the License for Establishment and Operation	100%
117	202/2025/QĐ- HDQT	12/09/2025	Implementing tasks related to the establishment and change of location of Krong Pac Transaction Office – Dak Lak Branch	100%
118	204/2025/NQ- HDQT	12/09/2025	Changing the address without changing the location of Son La Branch	100%
119	206/2025/NQ- HDQT	23/09/2025	Changing the head office location and name of 27 Thanh Transaction Office (Thuy Khue Transaction Office)	100%
120	207/2025/NQ- HDQT	23/09/2025	Changing the head office location of Kien Giang Branch	100%
121	209/2025/QĐ- HDQT	24/09/2025	Issuing the operating regulations of the Steering Committee for the Prevention and Control of Corruption and Negative Practices of BAC A BANK	100%
122	211/2025/NQ- HDQT	25/09/2025	Changing the head office location of Nghia Hung Transaction Office – Nam Dinh Branch	100%
123	212/2025/NQ- HDQT	25/09/2025	Changing the head office locations of Hoa Lu Transaction Office and Tam Diep Transaction Office – Ninh Binh Branch	100%
124	213/2025/NQ- HDQT	25/09/2025	Changing the head office location of Hung Vuong Transaction Office – Phu Tho Branch	100%
125	214/2025/NQ- HDQT	25/09/2025	Changing the head office location of Lac Thuy Transaction Office – Hoa Binh Branch	100%
126	215/2025/NQ- HDQT	25/09/2025	Changing the head office location of Cam Pha Transaction Office – Quang Ninh Branch	100%
127	215/2025/NQ- HDQT	26/09/2025	Granting a credit limit to Da Lat Milk Joint Stock Company	100%



128	218/2025/QĐ- HDQT	01/10/2025	Changing the head office location and name of No. 27 Transaction Office – Cau Giay Branch	100%
129	218B/2025/QĐ- HDQT	01/10/2025	Approving foreign exchange transactions between BAC A BANK and the State Bank of Vietnam	100%
130	219/2025/QĐ- HDQT	02/10/2025	Changing the head office location of Nghia Hung Transaction Office – Nam Dinh Branch	100%
131	220/2025/QĐ- HDQT	02/10/2025	Changing the head office location of Hoa Lu Transaction Office – Ninh Binh Branch	100%
132	221/2025/QĐ- HDQT	02/10/2025	Changing the head office location of Tam Diep Transaction Office – Ninh Binh Branch	100%
133	222/2025/QĐ- HDQT	07/10/2025	Changing the location and name prior to the commencement of operations of Lac Son Transaction Office – Hoa Binh Branch	100%
134	223/2025/QĐ- HDQT	07/10/2025	Implementing tasks related to the establishment and change of location of Hung Vuong Transaction Office – Phu Tho Branch	100%
135	226/2025/QĐ- HDQT	07/10/2025	Approving the entrusted lending scheme between Bac A Commercial Joint Stock Bank and Military Commercial Joint Stock Bank	100%
136	228/2025/QĐ- HDQT	14/10/2025	Granting credit to Dong Lam Cement Joint Stock Company	100%
137	229/2025/QĐ- HDQT	16/10/2025	Changing the head office location of Kien Giang Branch	100%
138	230/2025/QĐ- HDQT	21/10/2025	Changing the head office location of Cam Pha Transaction Office – Quang Ninh Branch	100%
139	232/2025/QĐ- HDQT	22/10/2025	Changing the address without changing the location of Luc Nam Transaction Office – Bac Giang Branch	100%
140	232B/2025/QĐ- HDQT	22/10/2025	Issuing and approving foreign exchange transactions between BAC A BANK and the State Bank of Vietnam	100%
141	234/2025/QĐ- HDQT	10/11/2025	Approving the regulations and operations of the Human Resources Committee	100%
142	236/2025/QĐ- HDQT	12/11/2025	Assigning duties to members of the Board of Directors for the 2024–2029 term	100%
143	237/2025/QĐ- HDQT	12/11/2025	Issuing regulations on prudential ratios and limits in BAC A BANK's credit granting activities	100%
144	238/2025/QĐ- HDQT	12/11/2025	Issuing regulations on delegation of authority in credit activities of BAC A BANK	100%
145	239/2025/QĐ- HDQT	12/11/2025	Amending and supplementing certain provisions of the lending regulations of BAC A BANK issued together with Decision No. 108/2023/QĐ-HDQT dated 28 August 2023	100%
146	240/2025/QĐ- HDQT	12/11/2025	Issuing regulations on asset classification, provisioning levels, provisioning methods, and the use of provisions for risk handling in the operations of BAC A BANK	100%
147	241/2025/QĐ- HDQT	12/11/2025	Amending and supplementing certain provisions of the regulations on the organization and operation of the Risk Management Committee issued together with Decision No. 59/2021/QĐ-HDQT dated 30 June 2021	100%
148	242/2025/QĐ- HDQT	12/11/2025	Issuing regulations on guarantees at BAC A BANK	100%
149	243/2025/QĐ- HDQT	12/11/2025	Issuing regulations on unsecured credit granting at BAC A BANK	100%
150	244/2025/QĐ- HDQT	12/11/2025	Issuing regulations on the management of branch and transaction office operations of BAC A BANK	100%
151	245/2025/QĐ- HDQT	12/11/2025	Amending and supplementing certain provisions of Decision No. 200/2022/QĐ-BAC A BANK dated 28 December 2022 of the Board of Directors on the Internal Control System of BAC A BANK	100%
152	245B/2025/QĐ- HDQT	12/11/2025	Issuing policies serving the development of agriculture and rural areas at BAC A BANK	100%
153	247/2025/QĐ- HDQT	12/11/2025	Approving the plan for the second private placement of bonds in 2025 of Bac A Commercial Joint Stock Bank and the registration for trading of privately placed bonds on the Hanoi Stock Exchange	100%
154	249/2025/NQ- HDQT	21/11/2025	Approving the granting of credit to BAC A BANK Asset Management Company Limited	100%
155	251/2025/QĐ- HDQT	24/11/2025	Granting a credit limit to International Supply Chain Joint Stock Company	100%

156	253/2025/QĐ- HDQT	25/11/2025	Approving the policy on changing the head office location and name of Bac A Commercial Joint Stock Bank – Ha Thanh Branch – Transaction Office No. 23	100%
157	255/2025/QĐ- HDQT	27/11/2025	Granting credit to Dong Lam Cement Joint Stock Company	100%
158	257/2025/QĐ- HDQT	28/11/2025	Granting a credit limit to TH Milk Food Joint Stock Company	100%
159	259/2025/NQ- HDQT	28/11/2025	Approving contracts and transactions between BAC A BANK and an internal related party, Mr. Nguyen Trong Trung	100%
160	261/2025/QĐ- HDQT	28/11/2025	Granting credit to Green International Technology Import-Export Company Limited	100%
161	262/2025/QĐ- HDQT	12/12/2025	Changing the head office location and name of Bac A Commercial Joint Stock Bank – Ha Thanh Branch – Transaction Office No. 23	100%
162	264/2025/QĐ- HDQT	15/12/2025	Establishing the Risk Management Committee for the year 2025	100%
163	266/2025/QĐ- HDQT	16/12/2025	Changing the head office location of Yen Xa Transaction Office – Thai Ha Branch	100%
164	268/2025/QĐ- HDQT	23/12/2025	mending the Charter of Bac A Commercial Joint Stock Bank	100%
165	272/2025/QĐ- HDQT	25/12/2025	Selecting an independent audit firm to conduct the audit/review of the financial statements and provide assurance services for the operation of the internal control system in the preparation and presentation of the 2026 financial statements of Bac A Commercial Joint Stock Bank	100%
166	274/2025/QĐ- HDQT	26/12/2025	Supplementing the licensed scope of activities to participate in the international payment system with VTB	100%
167	276/2025/QĐ- HDQT	29/12/2025	Stipulating the organizational structure at the head office, branches, and transaction offices of BAC A BANK	100%
168	278/2025/QĐ- HDQT	29/12/2025	Issuing the “Regulations on the management and use of the seal of Bac A Commercial Joint Stock Bank”	100%
169	279/2025/QĐ- HDQT	29/12/2025	Stipulating the functions, duties, and organizational structure of the Risk Management Division	100%
170	281/2025/QĐ- HDQT	29/12/2025	Issuing regulations on domestic issuance of certificates of deposit at BAC A BANK	100%
171	282/2025/QĐ- HDQT	29/12/2025	Issuing regulations on domestic bond issuance at BAC A BANK	100%
172	283/2025/QĐ- HDQT	29/12/2025	Issuing regulations on transactions of valuable papers of the Government, the State Bank of Vietnam, Government-guaranteed entities, local authorities, and valuable papers of credit institutions and State Bank of Vietnam branches at Bac A Commercial Joint Stock Bank	100%
173	284/2025/QĐ- HDQT	29/12/2025	Amending and supplementing regulations on foreign exchange management for payment and remittance products and services within Bac A Commercial Joint Stock Bank issued together with Decision No. 109/2022/QĐ-HĐQT-Bac A Bank dated 22 August 2022	100%
174	285/2025/QĐ- HDQT	29/12/2025	Issuing the operating regulations of the Steering Committee for the Prevention and Control of Corruption and Negative Practices of Bac A Commercial Joint Stock Bank	100%
175	286/2025/QĐ- HDQT	29/12/2025	Issuing regulations on transaction limits in the interbank market applicable to certain credit institutions and State Bank of Vietnam branches at BAC A BANK	100%
176	287/2025/QĐ- HDQT	29/12/2025	Issuing regulations on inspection and supervision activities of the Board of Directors of BAC A BANK	100%
177	289/2025/NQ-HĐQT	30/12/2025	Approving the 2026 working program and activity plan of the Board of Directors of BAC A BANK	100%



APPENDIX 02
LIST OF AFFILIATED PERSONS OF BAC A BANK
As at 31/12/2025



No.	Name of organization/individual	Securities trading account (if any)	Position at the Bank (if any)	NSH No.*	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reason	Relationship with the Bank
1	Bac A Money Transfer Ltd. Company	None		0107983828	No. 9 Dao Duy Anh Street, Kim Lien Ward, Hanoi City	05/09/2017			Subsidiaries
2	Bac A Bank Asset Management Ltd. Company	None		0104507588	No. 67 Nguyen Thi Dinh Street, Yen Hoa Ward, Hanoi City	03/03/2010			Subsidiaries
3	Tran Thi Thoang	None	Chairwoman of the Board of Directors			11/04/2001			Internal person
3.1	Loc Phat Quang Ninh Joint Stock Company	None				11/04/2001			The informant is a shareholder owning more than 5% of the company's charter capital
3.2	Dao Dinh Phat	None	None			11/04/2001			Affiliated person of internal person
3.3	Dao Phuong Thao	None	None			11/04/2001			Affiliated person of internal person
3.4	Dao Thanh Tung	None	None			11/04/2001			Affiliated person of internal person
3.5	Dao Nguyet Tam	None	None			11/04/2001			Affiliated person of internal person
3.6	Nguyen Duc Tho	None	None			11/04/2001			Affiliated person of internal person
3.7	Dao Phuong Ngan	None	None			11/04/2001			Affiliated person of internal person
3.8	Tran Xuan Thang							Passed away	
3.9	Tran Thi Som	None	None			11/04/2001			Affiliated person of internal person
3.10	Tran Thi Thanh	None	None			11/04/2001			Affiliated person of internal person
3.11	Le Van Son							Passed away	
3.12	Tran Thi Khay	None	None			11/04/2001			Affiliated person of internal person



3.13	Tran Van Dac	None	None			11/04/2001			Affiliated person of internal person
3.14	Tran Xuan Kho							Passed away	
3.15	Tran Xuan Tac	None	None			11/04/2001			Affiliated person of internal person
3.16	Dao Dinh Nhuan							Passed away	
3.17	Dao Thi Hoa	None	None			11/04/2001			Affiliated person of internal person
3.18	Dao Dinh Thanh	None	None			11/04/2001			Affiliated person of internal person
3.19	Dao Thi Hao							Passed away	
3.20	Dao Thi Huong	None	None			11/04/2001			Affiliated person of internal person
3.21	Dao Thi Hoa	None	None			11/04/2001			Affiliated person of internal person
3.22	Dao Thi Hien	None	None			11/04/2001			Affiliated person of internal person
3.23	Dao Thi Hau	None	None			11/04/2001			Affiliated person of internal person
3.24	Dao Thi Hang	None	None			11/04/2001			Affiliated person of internal person
3.25	Dao Dinh Thang	None	None			11/04/2001			Affiliated person of internal person
3.26	Dao Thi Hue	None	None			11/04/2001			Affiliated person of internal person
3.27	Dao Thi Hoai	None	None			11/04/2001			Affiliated person of internal person
3.28	Julia Dao	None	None			11/04/2001		Child	Affiliated person of internal person
3.29	Jennifer Dao	None	None			11/04/2001		Child	Affiliated person of internal person
3.30	Nguyen Thanh Tra	None	None			11/04/2001			Affiliated person of internal person
3.31	Nguyen Duc Quang	None	None			11/04/2001			Affiliated person of internal person
3.32	Dao The Harry	None	None			11/04/2001			Affiliated person of internal person
3.33	Le Van An	None	None			11/04/2001			Affiliated person of internal person
3.34	Le Van Ho	None	None			11/04/2001			Affiliated person of internal person

3.35	Tran Van Cuong	None	None			11/04/2001			Affiliated person of internal person
3.36	Tran Manh Duc	None	None			11/04/2001			Affiliated person of internal person
3.37	Tran Xuan Nhan							Passed away	
3.38	Le Thi Chuc							Passed away	
3.39	Dao Dinh Nhuan							Passed away	
3.40	Mai Thi Hong							Passed away	
4	Thai Huong		Vice Chairwoman and General Director			01/09/1994			Internal person
4.1	Nguyen Thi Loan	None	None			01/09/1994			Affiliated person of internal person
4.2	Thai Doan Ba							Passed away	
4.3	Nguyen Van Hai							Passed away	
4.4	Dau Thi Bon							Passed away	
4.5	Nguyen Viet Ha	None	None			01/09/1994			Affiliated person of internal person
4.6	Nguyen Viet Quang	None	None			01/09/1994			Affiliated person of internal person
4.7	Tran Thi Nhu Trang	None	None			28/10/2015			Affiliated person of internal person
4.8	Nguyen Duc Nam	None	None			01/09/1994			Affiliated person of internal person
4.9	Nguyen Thu Thao	None	None			22/11/2016			Affiliated person of internal person
4.10	Nguyen Duc Thanh	None	None			06/04/2000			Affiliated person of internal person
4.11	Nguyen Thai Minh Khoi					21/03/2016		Child	Affiliated person of internal person
4.12	Nguyen Thai Lam Ngoc					08/11/2017		Child	Affiliated person of internal person
4.13	Nguyen Thai Minh Anh					19/03/2025		Child	Affiliated person of internal person
4.14	Nguyen Thai Tue Lam					12/09/2017		Child	Affiliated person of internal person
4.15	Nguyen Thai Minh Lam					25/07/2020		Child	Affiliated person of internal person

4.16	Nguyen Thai Anh Khoa					15/10/2022		Child	Affiliated person of internal person
4.17	Thai Thi Lan	None	None			01/09/1994			Affiliated person of internal person
4.18	Le Hong Truong	None	None			01/09/1994			Affiliated person of internal person
4.19	Thai Thi Luong	None	None			01/09/1994			Affiliated person of internal person
4.20	Hoang Ngoc Hoa	None	None			01/09/1994			Affiliated person of internal person
4.21	Thai Thi Duong	None	None			01/09/1994			Affiliated person of internal person
4.22	Nguyen Van Danh	None	None			01/09/1994			Affiliated person of internal person
4.23	Thai Thi Nga	None	Deputy General Director			01/09/1994			Affiliated person of internal person
4.24	Nguyen Trong Trung	None	Deputy General Director			01/09/1994			Affiliated person of internal person
4.25	Thai Thi Thanh Binh	None	None			01/09/1994			Affiliated person of internal person
4.26	Dang Trung Dung	None	Deputy General Director			01/09/1994			Affiliated person of internal person
4.27	Nguyen Hong Tien	None	None			01/09/1994			Affiliated person of internal person
4.28	Nguyen Thi Linh	None	None			01/09/1994			Affiliated person of internal person
4.29	Nguyen Van Luong	None	None			01/09/1994			Affiliated person of internal person
4.30	Le Thi Quynh Hoa	None	None			01/09/1994			Affiliated person of internal person
4.31	Le Thi Hong Hanh	None	None			01/09/1994			Affiliated person of internal person
4.32	Le Thi Thu Hoai	None	None			01/09/1994			Affiliated person of internal person
4.33	Hoang Thi Ngoc Huyen	None	None			01/09/1994			Affiliated person of internal person
4.34	Hoang Thi Khanh Linh	None	None			2003			Affiliated person of internal person
4.35	Nguyen Thi Huyen Trang	None	None			01/09/1994			Affiliated person of internal person
4.36	Nguyen Thi Huyen Ly	None	None			01/09/1994			Affiliated person of internal person
4.37	Nguyen Thi Lam Dien	None	None			2004			Affiliated person of internal person

4.38	Nguyen Thai Thanh Dat	None	None			2006			Affiliated person of internal person
4.39	Nguyen Trong Chinh	None	None			1995			Affiliated person of internal person
4.40	Nguyen Thai Bao Tram	None	None			2004			Affiliated person of internal person
4.41	Nguyen Thai Nam Kiet	None	None			2009			Affiliated person of internal person
4.42	Tran Gia Hung	None	None			2002			Affiliated person of internal person
4.43	Dang Thai Hien Anh	None	None			2006			Affiliated person of internal person
4.44	Dang Nam Khanh	None	None			2010			Affiliated person of internal person
4.45	Viet Securities Joint Stock Company	None		2900770679	2nd floor, No. 107 Nguyen Thai Hoc Street, Thanh Vinh Ward, Nghe An Province (Mr. Dang Thai Nguyen is the legal representative)	23/10/2006			Ms. Thai Thi Nga (sister of the informant) - Chairwoman of the Board of Directors of the company
5	Vo Van Quang	None	Member of the Board of Directors cum Deputy General Director			01/07/2009			Internal person
5.1	Vo Sinh Chau							Passed away	
5.2	Nguyen Thi Chau							Passed away	
5.3	Luong Van Dao	None	None			18/05/2011			Affiliated person of internal person
5.4	Tu Thi Chau	None	None			18/05/2011			Affiliated person of internal person
5.5	Luong Thi Thu Ha	None	None			18/05/2011			Affiliated person of internal person
5.6	Vo Dieu Linh	None	None			18/05/2011			Affiliated person of internal person
5.7	Tran Xuan Dai	None	None			09/07/2020			Affiliated person of internal person
5.8	Vo Hoang Nam	None	None			18/05/2011			Affiliated person of internal person
5.9	Vo Kim Sinh	None	None			18/05/2011			Affiliated person of internal person
5.10	Truong Thanh Tung	None	None			18/05/2011			Affiliated person of internal person

5.11	Vo Thi Bich Thanh							Passed away	
5.12	Vo Thi Bich Hoa	None	None			18/05/2011			Affiliated person of internal person
5.13	Nguyen Thanh Tung	None	None			18/05/2011			Affiliated person of internal person
5.14	Vo Thi Thanh Binh							Passed away	
5.15	Hoang Quang Vinh							Passed away	
5.16	Vo Thi Hong Vinh	None	None			18/05/2011			Affiliated person of internal person
5.17	Ho Sy Thanh	None	None			18/05/2011			Affiliated person of internal person
5.18	Luong Ngoc Hai	None	None			18/05/2011			Affiliated person of internal person
5.19	Luong Thi Thu Hien	None	None			18/05/2011			Affiliated person of internal person
5.20	Vo Trong Que							Passed away	
5.21	Vo Trong Quy							Passed away	
5.22	Nguyen Quoc Viet							Passed away	
5.23	Nguyen Manh Hung	None	None			18/05/2011			Affiliated person of internal person
5.24	Nguyen Manh Cuong	None	None			18/05/2011			Affiliated person of internal person
5.25	Ho Viet Dung	None	None			18/05/2011			Affiliated person of internal person
5.26	Ho Viet Phuong	None	None			18/05/2011			Affiliated person of internal person
5.27	Truong Tuan Linh	None	None			18/05/2011			Affiliated person of internal person
5.28	Truong Thi Thu Ha	None	None			18/05/2011			Affiliated person of internal person
5.29	Truong Tien Long	None	None			18/05/2011			Affiliated person of internal person
5.30	Hoang Quang Minh	None	None			18/05/2011			Affiliated person of internal person
5.31	Cao Thi Huong	None	None			18/05/2011			Affiliated person of internal person
6	Dang Thai Nguyen	023C017658	Member of the Board of Directors			24/04/2013			Internal person

6.1	Dang Thai Hoa							Passed away	
6.2	Pham Thi Lien	None	None			24/04/2013			Affiliated person of internal person
6.3	Vuong Dinh Mau	None	None			24/04/2013			Affiliated person of internal person
6.4	Vo Thi Thanh	None	None			24/04/2013			Affiliated person of internal person
6.5	Vuong Thi Thu Hien	None	None			24/04/2013			Affiliated person of internal person
6.6	Dang Vuong Huong Thao	None	None			24/04/2013			Affiliated person of internal person
6.7	Dang Vuong Gia Linh	None	None			24/04/2013		Child	Affiliated person of internal person
6.8	Dang Vuong Minh Chau	None	None			11/12/2021		Child	Affiliated person of internal person
6.9	Dang Thai Tinh	None	None			24/04/2013			Affiliated person of internal person
6.10	Pham Thi Thu Hien	None	None			24/04/2013			Affiliated person of internal person
6.11	Dang Thi Tuyet	None	None			24/04/2013			Affiliated person of internal person
6.12	Le Van Hai	None	None			24/04/2013			Affiliated person of internal person
6.13	Viet Securities Joint Stock Company			2900770679	2nd floor, No. 107 Nguyen Thai Hoc Street, Thanh Vinh Ward, Nghe An Province (Mr. Dang Thai Nguyen is the legal representative)	24/04/2013			The information provider is the General Director - the legal representative of the company.
6.14	Vuong Thi Dieu Hanh	None	None			24/04/2013			Affiliated person of internal person
6.15	Dang Huan							Passed away	
6.16	Dinh Thi Hien							Passed away	
6.17	Pham Van Minh							Passed away	
6.18	Dang Thi Sau	None	None			24/04/2013			Affiliated person of internal person
6.19	Dang Thai Lam	None	None			24/04/2013			Affiliated person of internal person
6.20	Dang Thi Tinh	None	None			24/04/2013			Affiliated person of internal person

6.21	Dang Thi Khiem							Passed away	
6.22	Dang Thi Hoe							Passed away	
6.23	Dang Thi Han							Passed away	
6.24	Dang Thai Binh							Passed away	
6.25	Pham Van Viet							Passed away	
6.26	Pham Van Hoan	None	None			24/04/2013			Affiliated person of internal person
6.27	Pham Van Thanh							Passed away	
6.28	Dang Thi Thuy Ha	None	None			24/04/2013			Affiliated person of internal person
6.29	Dang Thi Chau Anh	None	None			24/04/2013		Child	Affiliated person of internal person
6.30	Dang Thi Kim Ngan	None	None			24/04/2013		Child	Affiliated person of internal person
6.31	Dang Thai Gia Huy	None	None			24/04/2013		Child	Affiliated person of internal person
6.32	Le Dang Thuy Trang	None	None			24/04/2013			Affiliated person of internal person
6.33	Le Dang Manh Tan	None	None			24/04/2013		Child	Affiliated person of internal person
6.34	Le Dang Manh Hoang	None	None			24/04/2013		Child	Affiliated person of internal person
7	Hoang Hong Hanh	None	Member of the Board of Directors			27/04/2024			Internal person
7.1	Hoang Anh Chau	None	None			27/04/2024			Affiliated person of internal person
7.2	Hoang Ky	None	None			27/04/2024			Affiliated person of internal person
7.3	Bui Thi Ngoc Minh	None	None			27/04/2024			Affiliated person of internal person
7.4	Hoang Quy							Passed away	
7.5	Nguyen Thi Bao Tue	None	None			27/04/2024			Affiliated person of internal person
7.6	Hoang Dung	None	None			27/04/2024			Affiliated person of internal person
7.7	Pham Quynh Anh	None	None			27/04/2024			Affiliated person of internal person

7.8	Hoang My Linh	None	None			27/04/2024			Affiliated person of internal person
7.9	Hoang Quang Hung	None	None			27/04/2024			Affiliated person of internal person
7.10	Hoang Bao Anh	None	None			27/04/2024		Child	Affiliated person of internal person
7.11	Hoang Anh Duc	None	None			27/04/2024		Child	Affiliated person of internal person
7.12	Hoang Minh Hang	None	None			27/04/2024			Affiliated person of internal person
7.13	Tran Duc Hoa	None	None			27/04/2024			Affiliated person of internal person
7.14	International Investment Management Joint Stock Company	None	None	104216155	61 Trang Tien Street, Cua Nam Ward, Hanoi City, Vietnam	27/04/2024			The information provider is the General Director - the legal representative of the company.
7.15	Hoang Thi Phuong Nga	None	None			27/04/2024			Affiliated person of internal person
7.16	Hoang Ngoc	None	None			27/04/2024			Affiliated person of internal person
7.17	Hoang Thi Phuong Anh	None	None			27/04/2024			Affiliated person of internal person
7.18	Hoang Thi Phuong Hoa	None	None			27/04/2024			Affiliated person of internal person
7.19	Hoang Thi Bach Duong	None	None			27/04/2024			Affiliated person of internal person
7.20	Hoang Minh Duc							Passed away	
7.21	Hoang Thi Nhung	None	None			27/04/2024			Affiliated person of internal person
7.22	Hoang Nu Anh	None	None			27/04/2024			Affiliated person of internal person
7.23	Bui Thi Xuyen	None	None			27/04/2024			Affiliated person of internal person
7.24	Bui Thi Kim Quy	None	None			27/04/2024			Affiliated person of internal person
7.25	Bui Thi Kim Khanh	None	None			27/04/2024			Affiliated person of internal person
7.26	Bui Thi Tho	None	None			27/04/2024			Affiliated person of internal person
7.27	Bui Thi Ngoc Dung	None	None			27/04/2024			Affiliated person of internal person

7.28	Tran Thu Ha	None	None			27/04/2024			Affiliated person of internal person
7.29	Tran Hoang Phuong	None	None			27/04/2024			Affiliated person of internal person
8	Pham Hong Cong	None	Head of Board of Supervisors			01/09/1994			Internal person
8.1	Pham Ba	None	None			01/09/1994			Affiliated person of internal person
8.2	Chu Thi Sam	None	None			01/09/1994			Affiliated person of internal person
8.3	Nguyen Van Que							Passed away	
8.4	Pham Thi Chau							Passed away	
8.5	Nguyen Thi Van	None	None			01/09/1994			Affiliated person of internal person
8.6	Pham Hong Anh	None	None			01/09/1994			Affiliated person of internal person
8.7	Nguyen Thi Ngoc Anh	None	None			01/09/1994			Affiliated person of internal person
8.8	Pham Thi Hong Yen	None	None			01/09/1994			Affiliated person of internal person
8.9	Le Phuoc Chien	None	None			01/09/1994			Affiliated person of internal person
8.10	Pham Thu Hoai	None	None			01/09/1994			Affiliated person of internal person
8.11	Ho Sy Toan	None	None			01/09/1994			Affiliated person of internal person
8.12	Pham Anh Duc	None	None			01/09/1994			Affiliated person of internal person
8.13	Tran Thi Dieu Quynh	None	None			01/09/1994			Affiliated person of internal person
8.14	Pham Anh Tuan	None	None			01/09/1994			Affiliated person of internal person
8.15	Nguyen Thi Thuy Dung	None	None			01/09/1994			Affiliated person of internal person
8.16	Nguyen Van Que	None	None			01/09/1994			Affiliated person of internal person
8.17	Nguyen Van Mao	None	None			01/09/1994			Affiliated person of internal person
8.18	Nguyen Van Hoe							Passed away	
8.19	Nguyen Khanh Ha	None	None			01/09/1994			Affiliated person of internal person

8.20	Nguyen Thi Cuc	None	None			01/09/1994			Affiliated person of internal person
8.21	Nguyen Thi Mai	None	None			01/09/1994			Affiliated person of internal person
8.22	Pham Viet Hoa	None	None			01/09/1994			Affiliated person of internal person
8.23	Chu Van Long							Passed away	
8.24	Chu Van Dinh							Passed away	
8.25	Chu Van Ich							Passed away	
8.26	Chu Van Mao							Passed away	
8.27	Pham Quynh Trang	None	None			01/07/2024		Child	Affiliated person of internal person
8.28	Pham Anh Thu	None	None			01/07/2024		Child	Affiliated person of internal person
8.29	Pham Gia Huy	None	None			01/07/2024		Child	Affiliated person of internal person
8.30	Pham Linh An	None	None			01/07/2024		Child	Affiliated person of internal person
8.31	Ho Sy Tu Quyen	None	None			01/07/2024		Child	Affiliated person of internal person
8.32	Ho Sy Khanh Linh	None	None			01/07/2024		Child	Affiliated person of internal person
9	Tran Thi Khanh Chi	None	Member of Board of Supervisors			27/04/2024			Internal person
9.1	Nguyen Dang Hung	None	None			27/04/2024			Affiliated person of internal person
9.2	Tran Van Cuong	None	None					Passed away	Affiliated person of internal person
9.3	Uong Thi Hoi	None	None			27/04/2024			Affiliated person of internal person
9.4	Nguyen Dang Ba	None	None			27/04/2024			Affiliated person of internal person
9.5	Thai Thi Hong	None	None			27/04/2024			Affiliated person of internal person
9.6	Nguyen Dang Duong	None	None					Child	Affiliated person of internal person
9.7	Tran Nhat Khanh Nguyen	None	None			27/04/2024			Affiliated person of internal person
9.8	Tran Khanh Trung	None	None			27/04/2024			Affiliated person of internal person

9.9	Gian Thi Thuy Hau	None	None			27/04/2024			Affiliated person of internal person
9.10	Pham Thi Hoa	None	None			27/04/2024			Affiliated person of internal person
9.11	Tran Van Tiep							Passed away	
9.12	Le Thi Thoai							Passed away	
9.13	Uong Nhat Thao							Passed away	
9.14	Tran Thi Em							Passed away	
9.15	Nguyen Thi Oanh	None	None			27/04/2024			Affiliated person of internal person
9.16	Tran Xuan Dinh	None	None			27/04/2024			Affiliated person of internal person
9.17	Tran Thi Tinh							Passed away	
9.18	Tran Van Tuong	None	None			27/04/2024			Affiliated person of internal person
9.19	Tran Van Xuong	None	None			27/04/2024			Affiliated person of internal person
9.20	Uong Thi Chau	None	None					Passed away	Affiliated person of internal person
9.21	Uong Thi Vy	None	None			27/04/2024			Affiliated person of internal person
9.22	Uong Nhat Duoc	None	None			27/04/2024			Affiliated person of internal person
9.23	Uong Thi Tuat	None	None			27/04/2024			Affiliated person of internal person
9.24	Tran Gia Khang	None	None			27/04/2024		Child	Affiliated person of internal person
9.25	Tran Gia Hung	None	None			27/04/2024		Child	Affiliated person of internal person
9.26	Tran Khanh Dat	None	None			27/04/2024		Child	Affiliated person of internal person
10	Nguyen Thanh Thuy	None	Member of Board of Supervisors			27/04/2024			Internal person
10.1	Tran Thanh Tam	None	None			27/04/2024			Affiliated person of internal person
10.2	Nguyen Viet Son							Passed away	
10.3	Luong Thi Viet	None	None			27/04/2024			Affiliated person of internal person

10.4	Tran Van Tan	None	None			27/04/2024			Affiliated person of internal person
10.5	Nguyen Thi Mung	None	None			27/04/2024			Affiliated person of internal person
10.6	Tran Minh Chau	None	None			27/04/2024		Child	Affiliated person of internal person
10.7	Tran Phuong Uyen	None	None			27/04/2024		Child	Affiliated person of internal person
10.8	Tran Hoang Long	None	None			27/04/2024		Child	Affiliated person of internal person
10.9	Nguyen Thi Thanh Ngoan	None	None			27/04/2024			Affiliated person of internal person
10.10	Luong Thanh Nam	None	None			27/04/2024			Affiliated person of internal person
10.11	Tran Thanh Tinh	None	None			27/04/2024			Affiliated person of internal person
10.12	Tran Thanh Nga	None	None			27/04/2024			Affiliated person of internal person
10.13	Nguyen Viet Ruong							Passed away	
10.14	Nguyen Thi Tuat							Passed away	
10.15	Luong Ngoc Hoan							Passed away	
10.16	Doan Thi Thinh							Passed away	
10.17	Nguyen Vu Cuong	None	None			27/04/2024			Affiliated person of internal person
10.18	Nguyen Viet Hai	None	None			27/04/2024			Affiliated person of internal person
10.19	Nguyen Viet Khoa	None	None			27/04/2024			Affiliated person of internal person
10.20	Nguyen Thi Phuong	None	None			27/04/2024			Affiliated person of internal person
10.21	Nguyen Thi Dao	None	None			27/04/2024			Affiliated person of internal person
10.22	Luong Thi Sen	None	None			27/04/2024			Affiliated person of internal person
10.23	Luong Thi Kim Dung	None	None			27/04/2024			Affiliated person of internal person
10.24	Luong Thi Nguyet	None	None			27/04/2024			Affiliated person of internal person
10.25	Luong Thi Tuyet	None	None			27/04/2024			Affiliated person of internal person



10.26	Luong Thi Lien	None	None			27/04/2024			Affiliated person of internal person
10.27	Luong Xuan Hoang	None	None			27/04/2024			Affiliated person of internal person
10.28	Luong Thi Tam	None	None			27/04/2024			Affiliated person of internal person
10.29	Tran Thanh Mai	None	None			27/04/2024		Child	Affiliated person of internal person
10.30	Tran Minh Phuc	None	None			27/04/2024		Child	Affiliated person of internal person
10.31	Nguyen Thanh Cong	None	None			27/04/2024		Child	Affiliated person of internal person
10.32	Nguyen Khanh Ngan	None	None			27/04/2024		Child	Affiliated person of internal person
10.33	Luong Bich Ngoc	None	None			27/04/2024		Child	Affiliated person of internal person
11	Dang Trung Dung	None	Permanent Deputy General Director			28/07/2016			Internal person
12	Chu Nguyen Binh	None	Deputy General Director			01/03/2008			Internal person
13	Le Ngoc Hong Nhat	None	Deputy General Director			01/05/2016			Internal person
14	Truong Vinh Loi	None	Deputy General Director			30/05/2008			Internal person
15	Nguyen Viet Hanh	None	Deputy General Director			05/03/2015			Internal person
16	Nguyen Ai Dan	023C016861	Deputy General Director			01/06/2017			Internal person
17	Nguyen Trong Trung	023C011023	Deputy General Director			15/05/2003			Internal person
18	Thai Thi Nga	023C013046	Deputy General Director			03/10/2023			Internal person
19	Nguyen Hong Yen	None	Chief Accountant			16/05/2011			Internal person



APPENDIX 03
TRANSACTIONS BETWEEN THE BANK AND IT'S AFFILIATED PERSONS, MAJOR SHAREHOLDERS, INTERNAL PERSONS, AFFILIATED PERSONS OF INTERNAL PERSONS


As at 31/12/2025

(Attached to 2025 Annual Report on corporate governance)


No.	Name of organization/individual	Relationship with the Bank	NSH No*	Address	Time of transaction with the Bank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any, specifying date of issue)	Total value of transaction (million VND)	Note
1	Bac A Money Transfer Ltd. Company	Subsidiaries	0107983828	No. 9 Dao Duy Anh Street, Kim Lien Ward, Hanoi City			105,966.27	Deposits at BAB
2	Bac A Bank Asset Management Ltd. Company	Subsidiaries	0104507588	No. 67 Nguyen Thi Dinh Street, Yen Hoa Ward, Hanoi City			60,657.98	Deposits at BAB
3	Bac A Bank Asset Management Ltd. Company	Subsidiaries	0104507588	No. 67 Nguyen Thi Dinh Street, Yen Hoa Ward, Hanoi City			10,800.00	Loan at BAB
4	Tran Thi Thoang	Chairwoman of the Board of Directors	034158005587				0.83	Deposits at BAB
5	Thai Huong	Vice Chairwoman of the Board of Directors cum General Director	040158010151				5,279.01	Deposits at BAB
6	Vo Van Quang	Member of the Board of Directors cum Deputy General Director	040059000148				15.59	Deposits at BAB
7	Dang Thai Nguyen	Member of the Board of Directors	042074000591				0.16	Deposits at BAB
8	Hoang Hong Hanh	Independent Member of the Board of Directors	001161013978				272.69	Deposits at BAB
9	Hoang Hong Hanh	Independent Member of the Board of Directors	001161013978				0.56	Credit card balance at BAB
10	Dang Trung Dung	Standing Deputy General Director	042074000005				394.57	Deposits at BAB
11	Dang Trung Dung	Standing Deputy General Director	042074000005				0.11	Credit card balance at BAB
12	Nguyen Trong Trung	Deputy General Director	040066001408				134.59	Deposits at BAB
13	Nguyen Trong Trung	Deputy General Director	040066001408				132.00	Rental agreement with BAB
14	Chu Nguyen Binh	Deputy General Director	040077000881				484.46	Deposits at BAB
15	Chu Nguyen Binh	Deputy General Director	040077000881				25.94	Credit card balance at BAB

16	Le Ngoc Hong Nhat	Deputy General Director	042076001988				1,559.79	Deposits at BAB
17	Le Ngoc Hong Nhat	Deputy General Director	042076001988				2.57	Credit card balance at BAB
18	Truong Vinh Loi	Deputy General Director	038072004157				10,734.50	Deposits at BAB
19	Nguyen Viet Hanh	Deputy General Director	024076000466				9.01	Deposits at BAB
20	Nguyen Ai Dan	Deputy General Director	040070000202				90.47	Deposits at BAB
21	Nguyen Ai Dan	Deputy General Director	040070000202				141.07	Credit card balance at BAB
22	Thai Thi Nga	Deputy General Director	040171001492				48,980.25	Deposits at BAB
23	Thai Thi Nga	Deputy General Director	040171001492				58.56	Credit card balance at BAB
24	Pham Hong Cong	Member of the Supervisory Board	040061002118				0.10	Deposits at BAB
25	Tran Thi Khanh Chi	Full-time member of the Board of Supervisors	040190033253				62.37	Deposits at BAB
26	Nguyen Thanh Thuy	Part-time member of the Board of Supervisors	034192009290				430.88	Deposits at BAB
27	Nguyen Hong Yen	Chief Accountant	040179003138				243.77	Deposits at BAB

APPENDIX 04
THE LIST OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS
As at 31/12/2025
(Attached to 2025 Annual Report on corporate governance)



No.	Symbol	Name of organization/individual (*)	Securities trading account (if any)	Position at the Bank (if any)	Relationship with insiders	NSH Certificate (*) (CCCD/Passport/Business Registration Certificate)			Address	Number of shares owned at the end of the period	Percentage of shares ownership at the end of the period	Note
						NSH No. (*)	Date of issue	Place of issue				
1	2	3	4	5	6	7	8	9	10	11	12	13
	BAB	Tran Thi Thoang		Chairwoman	Information provider					31,175,561	3.108	
1.1	BAB	Loc Phat Quang Ninh Joint Stock Company			The informant is a shareholder owning more than 5% of the company's charter capital.							
1.2	BAB	Tran Xuan Nhan		None	Father							Passed away
1.3	BAB	Le Thi Chuc		None	Mother							Passed away
1.4	BAB	Dao Dinh Nhuan		None	Father-in-law							Passed away
1.5	BAB	Mai Thi Hong		None	Mother-in-law							Passed away
1.6	BAB	Dao Dinh Phat		None	Husband					14,452,241	1.441	
1.7	BAB	Dao Phuong Thao		None	Daughter							
1.8	BAB	Dao Thanh Tung		None	Son-in-law							
1.9	BAB	Dao Nguyen Tam		None	Daughter							
1.10	BAB	Nguyen Duc Tho		None	Son-in-law							
1.11	BAB	Dao Phuong Ngan		None	Daughter							
1.12	BAB	Tran Xuan Thang		None	Brother							Passed away
1.13	BAB	Tran Thi Som		None	Sister-in-law							
1.14	BAB	Tran Thi Thanh		None	Sister							
1.15	BAB	Le Van Son		None	Brother-in-law							Passed away
1.16	BAB	Tran Thi Khay		None	Sister							
1.17	BAB	Tran Van Dac		None	Brother/Sister-in-law							
1.18	BAB	Tran Xuan Kho		None	Brother							Passed away
1.19	BAB	Tran Xuan Tac		None	Brother							
1.20	BAB	Dao Dinh Thuan		None	Brother-in-law							Passed away
1.21	BAB	Dao Thi Hoa		None	Sister-in-law							
1.22	BAB	Dao Dinh Thanh		None	Brother/Sister-in-law							
1.23	BAB	Dao Thi Hao		None	Brother/Sister-in-law							Passed away
1.24	BAB	Dao Thi Huong		None	Brother/Sister-in-law							
1.25	BAB	Dao Thi Hoa		None	Brother/Sister-in-law							
1.26	BAB	Dao Thi Hien		None	Brother/Sister-in-law							
1.27	BAB	Dao Thi Hau		None	Brother/Sister-in-law							
1.28	BAB	Dao Thi Hang		None	Brother/Sister-in-law							
1.29	BAB	Dao Dinh Thang		None	Brother/Sister-in-law							



1.30	BAB	Dao Thi Hue		None	Brother/Sister-in-law							
1.31	BAB	Dao Thi Hoai		None	Brother/Sister-in-law							
1.32	BAB	Julia Dao		None	Grandchild							Child
1.33	BAB	Jennifer Dao		None	Grandchild							Child
1.34	BAB	Nguyen Thanh Tra		None	Grandchild							
1.35	BAB	Nguyen Duc Quang		None	Grandchild							
1.36	BAB	Dao The Harry		None	Grandchild							
1.37	BAB	Le Van An		None	Uncle							
1.38	BAB	Le Van Ho		None	Uncle							
1.39	BAB	Tran Van Cuong		None	Grandchild							
1.40	BAB	Tran Manh Duc		None	Grandchild							
2	BAB	Thai Huong		Vice Chairwoman and General Director	Information provider					43,639,002	4.350	
2.1	BAB	Thai Doan Ba		None	Father							Passed away
2.2	BAB	Nguyen Thi Loan		None	Mother							
2.3	BAB	Nguyen Van Hai		None	Father-in-law							Passed away
2.4	BAB	Dau Thi Bon		None	Mother-in-law							Passed away
2.5	BAB	Nguyen Viet Ha		None	Husband							
2.6	BAB	Nguyen Viet Quang		None	Son							
2.7	BAB	Tran Thi Nhu Trang		None	Daughter-in-law							
2.8	BAB	Nguyen Duc Nam		None	Son							
2.9	BAB	Nguyen Thu Thao		None	Daughter-in-law							
2.10	BAB	Nguyen Duc Thanh		None	Son							
2.11	BAB	Nguyen Thai Minh Khoi		None	Grandchild							Child
2.12	BAB	Nguyen Thai Lam Ngoc		None	Grandchild							Child
2.13	BAB	Nguyen Thai Minh Anh		None	Grandchild							Child
2.14	BAB	Nguyen Thai Tue Lam		None	Grandchild							Child
2.15	BAB	Nguyen Thai Minh Lam		None	Grandchild							Child
2.16	BAB	Nguyen Thai Anh Khoa		None	Grandchild							Child
2.17	BAB	Thai Thi Lan		None	Sister							
2.18	BAB	Le Hong Truong		None	Brother-in-law					4,356,465	0.434	
2.19	BAB	Thai Thi Luong		None	Sister							
2.20	BAB	Hoang Ngoc Hoa		None	Brother/Sister-in-law					25,402,025	2.532	
2.21	BAB	Thai Thi Duong		None	Sister							
2.22	BAB	Nguyen Van Danh		None	Brother/Sister-in-law					29,685,670	2.959	
2.23	BAB	Thai Thi Nga		None	Sister							
2.24	BAB	Nguyen Trong Trung		None	Brother/Sister-in-law					35,956,294	3.584	
2.25	BAB	Thai Thi Thanh Binh		None	Sister					8,018,671	0.799	
2.26	BAB	Dang Trung Dung		None	Brother/Sister-in-law							
2.27	BAB	Nguyen Hong Tien		None	Brother-in-law					16,991,422	1.694	
2.28	BAB	Nguyen Thi Linh		None	Brother/Sister-in-law					11,611,889	1.158	
2.29	BAB	Nguyen Van Luong		None	Brother/Sister-in-law					2,637,539	0.263	

2.30	BAB	Le Thi Quynh Hoa		None	Grandchild					1,445,874	0.144	
2.31	BAB	Le Thi Hong Hanh		None	Grandchild					2,136,418	0.213	
2.32	BAB	Le Thi Thu Hoai		None	Grandchild							
2.33	BAB	Hoang Thi Ngoc Huyen		None	Grandchild					10,543,562	1.051	
2.34	BAB	Hoang Thi Khanh Linh		None	Grandchild							
2.35	BAB	Nguyen Thi Huyen Trang		None	Grandchild					6,129,179	0.611	
2.36	BAB	Nguyen Thi Huyen Ly		None	Grandchild					2,599,891	0.259	
2.37	BAB	Nguyen Thi Lam Dien		None	Grandchild							
2.38	BAB	Nguyen Thai Thanh Dat		None	Grandchild							
2.39	BAB	Nguyen Trong Chinh		None	Grandchild							
2.40	BAB	Nguyen Thai Bao Tram		None	Grandchild							
2.41	BAB	Nguyen Thai Nam Kiet		None	Grandchild							
2.42	BAB	Tran Gia Hung		None	Grandchild							
2.43	BAB	Dang Thai Hien Anh		None	Grandchild							
2.44	BAB	Dang Nam Khanh		None	Grandchild							
2.45	BAB	Viet Securities Joint Stock Company		None	Ms. Thai Thi Nga (sister of the informant) - Chairwoman of the Board of Directors of the company							
3	BAB	Vo Van Quang		None	Information provider					786,011	0.078	
3.1	BAB	Vo Sinh Chau		None	Father							Passed away
3.2	BAB	Nguyen Thi Chau		None	Mother							Passed away
3.3	BAB	Luong Van Dao		None	Father-in-law							
3.4	BAB	Tu Thi Chau		None	Mother-in-law							
3.5	BAB	Luong Thi Thu Ha		None	Wife							
3.6	BAB	Vo Dieu Linh		None	Daughter							
3.7	BAB	Tran Xuan Dai		None	Son-in-law							
3.8	BAB	Vo Hoang Nam		None	Son							
3.9	BAB	Vo Kim Sinh		None	Sister							
3.10	BAB	Truong Thanh Tung		None	Brother-in-law							
3.11	BAB	Vo Thi Bich Thanh		None	Sister							Passed away
3.12	BAB	Vo Thi Bich Hoa		None	Sister							
3.13	BAB	Nguyen Thanh Tung		None	Brother-in-law							
3.14	BAB	Vo Thi Thanh Binh		None	Sister							Passed away
3.15	BAB	Hoang Quang Vinh		None	Brother-in-law							Passed away
3.16	BAB	Vo Thi Hong Vinh		None	Sister							
3.17	BAB	Ho Sy Thanh		None	Brother-in-law							
3.18	BAB	Luong Ngoc Hai		None	Brother/Sister-in-law							
3.19	BAB	Luong Thi Thu Hien		None	Brother/Sister-in-law							
3.20	BAB	Vo Trong Que		None	Uncle							Passed away
3.21	BAB	Vo Trong Quy		None	Uncle							Passed away
3.22	BAB	Nguyen Quoc Viet		None	Uncle							Passed away
3.23	BAB	Nguyen Manh Hung		None	Grandchild							
3.24	BAB	Nguyen Manh Cuong		None	Grandchild							
3.25	BAB	Ho Viet Dung		None	Grandchild							
3.26	BAB	Ho Viet Phuong		None	Grandchild							
3.27	BAB	Truong Tuan Linh		None	Grandchild							
3.28	BAB	Truong Thi Thu Ha		None	Grandchild							

3.29	BAB	Truong Tien Long		None	Grandchild							
3.30	BAB	Hoang Quang Minh		None	Grandchild							
3.31	BAB	Cao Thi Huong		None	Grandchild							
4	BAB	Dang Thai Nguyen		None	Information provider					3,117,829	0.311	
4.1	BAB	Dang Thai Hoa		None	Father							Passed away
4.2	BAB	Pham Thi Lien		None	Mother							
4.3	BAB	Vuong Dinh Mau		None	Father-in-law							
4.4	BAB	Vo Thi Thanh		None	Mother-in-law							
4.5	BAB	Vuong Thi Thu Hien		None	Wife							
4.6	BAB	Dang Vuong Huong Thao		None	Daughter							
4.7	BAB	Dang Vuong Gia Linh		None	Daughter							Child
4.8	BAB	Dang Vuong Minh Chau		None	Daughter							Child
4.9	BAB	Dang Thai Tinh		None	Brother							
4.10	BAB	Pham Thi Thu Hien		None	Brother/Sister-in-law							
4.11	BAB	Dang Thi Tuyet		None	Sister							
4.12	BAB	Le Van Hai		None	Brother/Sister-in-law							
4.13	BAB	Viet Securities Joint Stock Company		None	The information provider is the General Director - the legal representative of the company.							
4.14	BAB	Vuong Thi Dieu Hanh		None	Sister-in-law							
4.15	BAB	Dang Huan		None	Grandfather							Passed away
4.16	BAB	Dinh Thi Hien		None	Grandmother							Passed away
4.17	BAB	Pham Van Minh		None	Grandfather							Passed away
4.18	BAB	Dang Thi Sau		None	Grandmother							
4.19	BAB	Dang Thai Lam		None	Uncle							
4.20	BAB	Dang Thi Tinh		None	Aunt							
4.21	BAB	Dang Thi Khiem		None	Aunt							Passed away
4.22	BAB	Dang Thi Hoe		None	Aunt							Passed away
4.23	BAB	Dang Thi Han		None	Aunt							Passed away
4.24	BAB	Dang Thai Binh		None	Uncle							Passed away
4.25	BAB	Pham Van Viet		None	Uncle							Passed away
4.26	BAB	Pham Van Hoan		None	Uncle							
4.27	BAB	Pham Van Thanh		None	Uncle							Passed away
4.28	BAB	Dang Thi Thuy Ha		None	Grandchild							
4.29	BAB	Dang Thi Chau Anh		None	Grandchild							Child
4.30	BAB	Dang Thi Kim Ngan		None	Grandchild							Child
4.31	BAB	Dang Thai Gia Huy		None	Grandchild							Child
4.32	BAB	Le Dang Thuy Trang		None	Grandchild							
4.33	BAB	Le Dang Manh Tan		None	Grandchild							Child
4.34	BAB	Le Dang Manh Hoang		None	Grandchild							Child
5	BAB	Hoang Hong Hanh		None	Information provider							
5.1	BAB	Hoang Anh Chau		None	Husband							
5.2	BAB	Hoang Ky		None	Father							
5.3	BAB	Bui Thi Ngoc Minh		None	Mother							
5.4	BAB	Hoang Quy		None	Father-in-law							Passed away
5.5	BAB	Nguyen Thi Bao Tue		None	Mother-in-law							
5.6	BAB	Hoang Dung		None	Son							
5.7	BAB	Pham Quynh Anh		None	Daughter-in-law							

5.8	BAB	Hoang My Linh		None	Daughter							
5.9	BAB	Hoang Quang Hung		None	Son-in-law							
5.10	BAB	Hoang Bao Anh		None	Grandchild							Child
5.11	BAB	Hoang Anh Duc		None	Grandchild							Child
5.12	BAB	Hoang Minh Hang		None	Sister							
5.13	BAB	Tran Duc Hoa		None	Brother-in-law							
5.14	BAB	International Investment Management Joint Stock Company		None	The information provider is the General Director - the legal representative of the company.							
5.15	BAB	Hoang Thi Phuong Nga		None	Sister-in-law							
5.16	BAB	Hoang Ngoc		None	Brother/Sister-in-law							
5.17	BAB	Hoang Thi Phuong Anh		None	Brother/Sister-in-law							
5.18	BAB	Hoang Thi Phuong Hoa		None	Brother/Sister-in-law							
5.19	BAB	Hoang Thi Bach Duong		None	Brother/Sister-in-law							
5.20	BAB	Hoang Minh Duc		None	Uncle							Passed away
5.21	BAB	Hoang Thi Nhung		None	Uncle							
5.22	BAB	Hoang Nu Anh		None	Aunt							
5.23	BAB	Bui Thi Xuyen		None	Uncle							
5.24	BAB	Bui Thi Kim Quy		None	Uncle							
5.25	BAB	Bui Thi Kim Khanh		None	Aunt							
5.26	BAB	Bui Thi Tho		None	Aunt							
5.27	BAB	Bui Thi Ngoc Dung		None	Aunt							
5.28	BAB	Tran Thu Ha		None	Grandchild							
5.29	BAB	Tran Hoang Phuong		None	Grandchild							
6	BAB	Pham Hong Cong		None	Information provider					2,147,083	0.214	
6.1	BAB	Pham Ba		None	Father							
6.2	BAB	Chu Thi Sam		None	Mother							
6.3	BAB	Nguyen Van Que		None	Father-in-law							Passed away
6.4	BAB	Pham Thi Chau		None	Mother-in-law							Passed away
6.5	BAB	Nguyen Thi Van		None	Wife							
6.6	BAB	Pham Hong Anh		None	Son							
6.7	BAB	Nguyen Thi Ngoc Anh		None	Daughter-in-law							
6.8	BAB	Pham Thi Hong Yen		None	Daughter							
6.9	BAB	Le Phuoc Chien		None	Son-in-law							
6.10	BAB	Pham Thu Hoai		None	Sister							
6.11	BAB	Ho Sy Toan		None	Brother/Sister-in-law							
6.12	BAB	Pham Anh Duc		None	Brother							
6.13	BAB	Tran Thi Dieu Quynh		None	Brother/Sister-in-law							
6.14	BAB	Pham Anh Tuan		None	Brother							
6.15	BAB	Nguyen Thi Thuy Dung		None	Brother/Sister-in-law							
6.16	BAB	Nguyen Van Que		None	Brother-in-law							
6.17	BAB	Nguyen Van Mao		None	Brother-in-law							
6.18	BAB	Nguyen Van Hoe		None	Brother-in-law							Passed away
6.19	BAB	Nguyen Khanh Ha		None	Brother-in-law							
6.20	BAB	Nguyen Thi Cuc		None	Sister-in-law							

6.21	BAB	Nguyen Thi Mai		None	Sister-in-law						
6.22	BAB	Pham Viet Hoa		None	Uncle						
6.23	BAB	Chu Van Long		None	Uncle						Passed away
6.24	BAB	Chu Van Dinh		None	Uncle						Passed away
6.25	BAB	Chu Van Ich		None	Uncle						Passed away
6.26	BAB	Chu Van Mao		None	Uncle						Passed away
6.27	BAB	Pham Quynh Trang		None	Grandchild						Child
6.28	BAB	Pham Anh Thu		None	Grandchild						Child
6.29	BAB	Pham Gia Huy		None	Grandchild						Child
6.30	BAB	Pham Linh An		None	Grandchild						Child
6.31	BAB	Ho sy Tu Quyen		None	Grandchild						Child
6.32	BAB	Ho Sy Khanh Linh		None	Grandchild						Child
7	BAB	Tran Thi Khanh Chi		None	Information provider						
7.1	BAB	Nguyen Dang Hung		None	Husband				13,486,683	1.344	
7.2	BAB	Tran Van Cuong		None	Father						Passed away
7.3	BAB	Uong Thi Hoi		None	Mother						
7.4	BAB	Nguyen Dang Ba		None	Father-in-law				9,907,724	0.988	
7.5	BAB	Thai Thi Hong		None	Mother-in-law						
7.6	BAB	Nguyen Dang Duong		None	Child						Child
7.7	BAB	Tran Nhat Khanh Nguyen		None	Brother						
7.8	BAB	Tran Khanh Trung		None	Brother						
7.9	BAB	Gian Thi Thuy Hau		None	Brother/Sister-in-law						
7.10	BAB	Pham Thi Hoa		None	Stepmother						
7.11	BAB	Tran Van Tiep		None	Grandfather						Passed away
7.12	BAB	Le Thi Thoai		None	Grandmother						Passed away
7.13	BAB	Uong Nhat Thao		None	Grandfather						Passed away
7.14	BAB	Tran Thi Em		None	Grandmother						Passed away
7.15	BAB	Nguyen Thi Oanh		None	Sister-in-law						
7.16	BAB	Tran Xuan Dinh		None	Uncle						
7.17	BAB	Tran Thi Tinh		None	Aunt						Passed away
7.18	BAB	Tran Van Tuong		None	Uncle						
7.19	BAB	Tran Van Xuong		None	Uncle						
7.20	BAB	Uong Thi Chau		None	Uncle						Passed away
7.21	BAB	Uong Thi Vy		None	Uncle						
7.22	BAB	Uong Nhat Duoc		None	Uncle						
7.23	BAB	Uong Thi Tuat		None	Uncle						
7.24	BAB	Tran Gia Khang		None	Grandchild						Child
7.25	BAB	Tran Gia Hung		None	Grandchild						Child
7.26	BAB	Tran Khanh Dat		None	Grandchild						Child
8	BAB	Nguyen Thanh Thuy		None	Information provider						
8.1	BAB	Tran Thanh Tam		None	Husband						
8.2	BAB	Nguyen Viet Son		None	Father						Passed away
8.3	BAB	Luong Thi Viet		None	Mother						
8.4	BAB	Tran Van Tan		None	Father-in-law						
8.5	BAB	Nguyen Thi Mung		None	Mother-in-law						
8.6	BAB	Tran Minh Chau		None	Daughter						Child
8.7	BAB	Tran Phuong Uyen		None	Daughter						Child
8.8	BAB	Tran Hoang Long		None	Son						Child
8.9	BAB	Nguyen Thi Thanh Ngoan		None	Sister						
8.10	BAB	Luong Thanh Nam		None	Brother/Sister-in-law						
8.11	BAB	Tran Thanh Tinh		None	Brother-in-law						

8.12	BAB	Tran Thanh Nga		None	Sister-in-law						
8.13	BAB	Nguyen Viet Ruong		None	Grandfather						Passed away
8.14	BAB	Nguyen Thi Tuat		None	Grandmother						Passed away
8.15	BAB	Luong Ngoc Hoan		None	Grandfather						Passed away
8.16	BAB	Doan Thi Thinh		None	Grandmother						Passed away
8.17	BAB	Nguyen Vu Cuong		None	Uncle						
8.18	BAB	Nguyen Viet Hai		None	Uncle						
8.19	BAB	Nguyen Viet Khoa		None	Uncle						
8.20	BAB	Nguyen Thi Phuong		None	Aunt						
8.21	BAB	Nguyen Thi Dao		None	Aunt						
8.22	BAB	Luong Thi Sen		None	Uncle						
8.23	BAB	Luong Thi Kim Dung		None	Uncle						
8.24	BAB	Luong Thi Nguyet		None	Uncle						
8.25	BAB	Luong Thi Tuyet		None	Uncle						
8.26	BAB	Luong Thi Lien		None	Uncle						
8.27	BAB	Luong Xuan Hoang		None	Uncle						
8.28	BAB	Luong Thi Tam		None	Aunt						
8.29	BAB	Tran Thanh Mai		None	Grandchild						Child
8.30	BAB	Tran Minh Phuc		None	Grandchild						Child
8.31	BAB	Nguyen Thanh Cong		None	Grandchild						Child
8.32	BAB	Nguyen Khanh Ngan		None	Grandchild						Child
8.33	BAB	Luong Bich Ngoc		None	Grandchild						Child
9	BAB	Dang Trung Dung		Permanent Deputy General Director	Information provider						
9.1	BAB	Dang Minh Man		None	Father						Passed away
9.2	BAB	Dinh Thi Canh		None	Mother						
9.3	BAB	Thai Doan Ba		None	Father-in-law						Passed away
9.4	BAB	Nguyen Thi Loan		None	Mother-in-law						
9.5	BAB	Thai Thi Thanh Binh		None	Wife				8,018,671	0.799	
9.6	BAB	Tran Gia Hung		None	Son						
9.7	BAB	Dang Thai Hien Anh		None	Daughter						
9.8	BAB	Dang Nam Khanh		None	Son						
9.9	BAB	Dang Thi Tuyet Mai		None	Sister						
9.10	BAB	Dang Van Tinh		None	Brother-in-law						
9.11	BAB	Dang Thanh Hung		None	Brother						
9.12	BAB	Luong Thi Thuy Hoan		None	Sister-in-law						
9.13	BAB	Thai Thi Lan		None	Sister-in-law						
9.14	BAB	Thai Huong		None	Sister-in-law				43,639,002	4.350	
9.15	BAB	Thai Thi Luong		None	Sister-in-law						
9.16	BAB	Thai Thi Duong		None	Sister-in-law						
9.17	BAB	Thai Thi Nga		None	Sister-in-law						
9.18	BAB	Dang Hong		None	Grandfather						Passed away
9.19	BAB	Nguyen Thi Chau		None	Grandmother						Passed away
9.20	BAB	Dinh Phong		None	Grandfather						Passed away
9.21	BAB	Pham Thi Em		None	Grandmother						Passed away
9.22	BAB	Dang Thi Huong		None	Aunt						
9.23	BAB	Dang Thi Hue		None	Aunt						
9.24	BAB	Dang Thi Tho		None	Aunt						
9.25	BAB	Dang Thi Loc		None	Aunt						
9.26	BAB	Dang Thanh Viet		None	Uncle						Passed away
9.27	BAB	Dinh Thi Tung		None	Aunt						
9.28	BAB	Dinh Thi Lan		None	Aunt						
9.29	BAB	Dinh Thi Nga		None	Aunt						
9.30	BAB	Dinh Thi Thu		None	Aunt						
9.31	BAB	Dinh Thi Loc		None	Aunt						

9.32	BAB	Dinh Viet Thang		None	Uncle							Passed away
9.33	BAB	Dinh Le Loi		None	Uncle							
9.34	BAB	Dang Mai Linh		None	Grandchild							
9.35	BAB	Dang Minh Tuan		None	Grandchild							
9.36	BAB	Dang Hai Anh		None	Grandchild							
9.37	BAB	Dang Ngan Ha		None	Grandchild							Child
10	BAB	Chu Nguyen Binh		Deputy General Director	Information provider					2,158,223	0.215	
10.1	BAB	Chu Hoc Hieu		None	Father							
10.2	BAB	Nguyen Thi Bich Loc		None	Mother							
10.3	BAB	Tran Quang Loan		None	Father-in-law							Passed away
10.4	BAB	Le Thi Phuong Hoai		None	Mother-in-law							
10.5	BAB	Tran Thi Thanh Tam		None	Wife							
10.6	BAB	Chu Ha An		None	Daughter							
10.7	BAB	Chu Nguyen Bao		None	Son							Child
10.8	BAB	Chu Bao Anh		None	Daughter							Child
10.9	BAB	Chu Thi Ha Thanh		None	Sister							
10.10	BAB	Nguyen Viet Thang		None	Brother-in-law							
10.11	BAB	Chu Nguyen Thang		None	Brother							
10.12	BAB	Nguyen Thi Kieu Oanh		None	Brother/Sister-in-law							
10.13	BAB	Bac A Money Transfer Ltd. Company		None	The informant is the chairman of the board of directors of Company							
10.14	BAB	Tran Quang Trung		None	Brother-in-law							Passed away
10.15	BAB	Tran Thi Thanh Tung		None	Brother/Sister-in-law							
10.16	BAB	Chu Hoan		None	Grandfather							Passed away
10.17	BAB	Bui Thi Bat		None	Grandmother							Passed away
10.18	BAB	Nguyen Dinh Khanh		None	Grandfather							Passed away
10.19	BAB	Bui Thi Em		None	Grandmother							Passed away
10.20	BAB	Chu Mai		None	Uncle							Passed away
10.21	BAB	Chu Thi Lai		None	Aunt							Passed away
10.22	BAB	Chu Thanh Phien		None	Uncle							Passed away
10.23	BAB	Chu Thi Luu		None	Aunt							Passed away
10.24	BAB	Chu Thi Ly		None	Aunt							Passed away
10.25	BAB	Nguyen Thi Hong		None	Aunt							
10.26	BAB	Nguyen Thi Nga		None	Aunt							
10.27	BAB	Nguyen Thi Loan		None	Aunt							
10.28	BAB	Nguyen Thi Phuong		None	Aunt							Passed away
10.29	BAB	Nguyen Thi Ha		None	Aunt							
10.30	BAB	Nguyen Vinh Phuc		None	Uncle							
10.31	BAB	Nguyen Vinh Hoang		None	Uncle							
10.32	BAB	Nguyen Viet Hieu		None	Grandchild							
10.33	BAB	Nguyen Viet Dung		None	Grandchild							
10.34	BAB	Chu Ha Linh		None	Grandchild							Child
10.35	BAB	Chu Ha Anh		None	Grandchild							Child
10.36	BAB	Chu Nguyen Khoi		None	Grandchild							Child
10.37	BAB	Chu Nguyen Kha		None	Grandchild							Child
11	BAB	Truong Vinh Loi		Deputy General Director	Information provider							
11.1	BAB	Truong Ngoc Lien		None	Father							
11.2	BAB	Le Thi Kha		None	Mother							
11.3	BAB	Nguyen Xuan Toai		None	Father-in-law							

11.4	BAB	Bui Thuy Minh		None	Mother-in-law							
11.5	BAB	Nguyen Thi Mai		None	Wife							
11.6	BAB	Truong Viet Cuong		None	Son							
11.7	BAB	Truong Vinh Thinh		None	Son							
11.8	BAB	Truong Thi Yen		None	Sister							
11.9	BAB	Bui Nguyen Hoang		None	Brother-in-law							
11.10	BAB	Truong Vinh Hai		None	Brother							
11.11	BAB	Nguyen Thi Hien		None	Sister-in-law							
11.12	BAB	Truong Vinh Thang		None	Brother							
11.13	BAB	Nguyen Thi Lan		None	Sister-in-law							
11.14	BAB	Bac A Bank Asset Management Ltd. Company		Member of the Board of Directors	The informant is a member of the Company's Board of Director							
11.15	BAB	Nguyen Thi Nhung		None	Sister-in-law							
11.16	BAB	Nguyen Thi Phuong		None	Sister-in-law							
11.17	BAB	Nguyen Xuan Tung		None	Brother/Sister-in-law							
11.18	BAB	Truong Nhu Ngu		None	Grandfather							Passed away
11.19	BAB	Ho Thi Sam		None	Grandmother							Passed away
11.20	BAB	Le Duy Kha		None	Grandfather							Passed away
11.21	BAB	Le Thi Ngan		None	Grandmother							Passed away
11.22	BAB	Truong Thi Tai		None	Uncle							
11.23	BAB	Truong Thi Huong		None	Aunt							
11.24	BAB	Truong Thi Thuong		None	Aunt							
11.25	BAB	Le Thi Khang		None	Aunt							
11.26	BAB	Le Thi Ninh		None	Aunt							
11.27	BAB	Truong Viet Hoa		None	Grandchild							
11.28	BAB	Truong Thu Hoa		None	Grandchild							
11.29	BAB	Truong Minh Hue		None	Grandchild							
11.30	BAB	Truong Quoc Khanh		None	Grandchild							
11.31	BAB	Bui Duy Minh		None	Grandchild							
11.32	BAB	Bui Ngoc Thanh		None	Grandchild							
12	BAB	Le Ngoc Hong Nhat		Deputy General Director	Information provider					1,872,641	0.187	
12.1	BAB	Le Ngoc Minh		None	Father							
12.2	BAB	Doan Thi Minh		None	Mother							
12.3	BAB	Phan Thi Than		None	Mother-in-law							
12.4	BAB	Nguyen Van Luc		None	Father-in-law							Passed away
12.5	BAB	Nguyen Thi Anh		None	Wife							
12.6	BAB	Le Ngoc Bao Chau		None	Daughter							
12.7	BAB	Le Khanh		None	Son							
12.8	BAB	Le Ngoc Hong Vu		None	Brother							
12.9	BAB	Nguyen Thi Bich Ngoc		None	Brother/Sister-in-law							
12.10	BAB	Le Vu Hang		None	Sister							
12.11	BAB	Nguyen Trinh Ut		None	Brother/Sister-in-law							
12.12	BAB	Le Bich Ngoc		None	Sister							
12.13	BAB	Truong Quoc Hung		None	Brother/Sister-in-law							
12.14	BAB	Bac A Money Transfer Ltd. Company		None	The informant is a member of the Company's Board of Directors.							
12.15	BAB	Nguyen Viet		None	Brother-in-law							

12.16	BAB	Nguyen Thi Nga		None	Sister-in-law						
12.17	BAB	Nguyen Anh Duc		None	Brother/Sister-in-law						
12.18	BAB	Le Chi		None	Grandfather						Passed away
12.19	BAB	Tran Thi Mac		None	Grandmother						Passed away
12.20	BAB	Doan Huu Quang		None	Grandfather						Passed away
12.21	BAB	Nguyen Thi Lien		None	Grandmother						Passed away
12.22	BAB	Le Ngoc Tien		None	Uncle						Passed away
12.23	BAB	Le Ngoc Te		None	Uncle						
12.24	BAB	Doan Thi Huong		None	Aunt						
12.25	BAB	Doan Thi Nhuy		None	Aunt						
12.26	BAB	Doan Huu Chung		None	Uncle						
12.27	BAB	Doan Ngoc Loi		None	Uncle						
12.28	BAB	Doan Van Quyen		None	Uncle						
12.29	BAB	Nguyen Le Phuong Ngan		None	Grandchild						
12.30	BAB	Nguyen Tuan Long		None	Grandchild						
12.31	BAB	Nguyen Thuy Van		None	Grandchild						Child
12.32	BAB	Le Hoang Ha		None	Grandchild						
12.33	BAB	Le Truong Kien		None	Grandchild						Child
12.34	BAB	Truong Thuy Trang		None	Grandchild						
12.35	BAB	Truong Bao Khanh		None	Grandchild						
12.36	BAB	Truong Quoc Vinh		None	Grandchild						Child
13	BAB	Nguyen Viet Hanh		Deputy General Director	Information provider						
13.1	BAB	Nguyen Van Huyen		None	Father						
13.2	BAB	Nguyen Thi Chap		None	Mother						
13.3	BAB	Vu Thi Thu		None	Mother-in-law						Passed away
13.4	BAB	Vu Van Thanh		None	Father-in-law						Passed away
13.5	BAB	Vu Thi Thanh Thuy		None	Wife						
13.6	BAB	Nguyen Ngoc Khanh		None	Daughter						
13.7	BAB	Nguyen Gia Khang		None	Son						
13.8	BAB	Nguyen Vu Thai		None	Son						
13.9	BAB	Nguyen Thi Huyen		None	Sister						
13.10	BAB	Hoang Manh Hieu		None	Brother-in-law						
13.11	BAB	Nguyen Viet Dung		None	Brother						
13.12	BAB	Nguyen Thi Huong Giang		None	Sister-in-law						
13.13	BAB	Nguyen Viet Hanh		None	Brother						
13.14	BAB	Vu Trung		None	Brother-in-law						
13.15	BAB	Nguyen Van Hao		None	Grandfather						Passed away
13.16	BAB	Nguyen Thi Soan		None	Grandmother						Passed away
13.17	BAB	Nguyen Van Quyen		None	Grandfather						Passed away
13.18	BAB	Nguyen Thi Quyen		None	Grandmother						Passed away
13.19	BAB	Nguyen Thi Cam		None	Uncle						
13.20	BAB	Nguyen Thi Thuc		None	Aunt						
13.21	BAB	Nguyen Thi Luc		None	Aunt						
13.22	BAB	Nguyen Van Hoa		None	Uncle						
13.23	BAB	Nguyen Van Tuc		None	Uncle						
13.24	BAB	Hoang Van Hoan		None	Grandchild						
13.25	BAB	Hoang Manh Tu		None	Grandchild						
13.26	BAB	Nguyen Thi Vi nguyet		None	Grandchild						
13.27	BAB	Nguyen Khanh Linh		None	Grandchild						
14	BAB	Nguyen Ai Dan		Deputy General Director	Information provider						

14.1	BAB	Nguyen Di		None	Father						Passed away
14.2	BAB	Chu Thi Toan		None	Mother						Passed away
14.3	BAB	Pham Nam Quan		None	Father-in-law						Passed away
14.4	BAB	Tran Thi My		None	Mother-in-law						
14.5	BAB	Pham Quynh Anh		None	Wife						
14.6	BAB	Nguyen Ai Linh		None	Daughter						
14.7	BAB	Nguyen Quoc Anh		None	Son						
14.8	BAB	Nguyen Thi Tuyen		None	Sister						
14.9	BAB	Nguyen Manh Liem		None	Brother-in-law						
14.10	BAB	Nguyen Chau Giang		None	Brother						Passed away
14.11	BAB	Dang Thi Long		None	Sister-in-law						
14.12	BAB	Nguyen Thi Tan		None	Sister						
14.13	BAB	Ngo Tung		None	Brother-in-law						
14.14	BAB	Nguyen Thi Doan		None	Sister						
14.15	BAB	Vo Anh Tuan		None	Brother-in-law						Passed away
14.16	BAB	Nguyen Thi Tan		None	Sister						
14.17	BAB	Duong Van Mau		None	Brother-in-law						
14.18	BAB	Nguyen Van Duyet		None	Brother						
14.19	BAB	Vu Anh Duc		None	Brother/Sister-in-law						
14.20	BAB	Pham Thu Anh		None	Brother/Sister-in-law						
14.21	BAB	Nguyen Can		None	Grandfather						Passed away
14.22	BAB	Nguyen Mou		None	Grandmother						Passed away
14.23	BAB	Nguyen Dung		None	Uncle						Passed away
14.24	BAB	Nguyen Muou		None	Aunt						Passed away
14.25	BAB	Nguyen Tham		None	Uncle						Passed away
14.26	BAB	Nguyen Muou		None	Aunt						Passed away
14.27	BAB	Nguyen Tham		None	Uncle						Passed away
14.28	BAB	Chu Nghi		None	Grandfather						Passed away
14.29	BAB	Ngo Thi Toan		None	Grandmother						Passed away
14.30	BAB	Chu Phan		None	Uncle						Passed away
14.31	BAB	Chu Dinh Tue		None	Uncle						Passed away
14.32	BAB	Chu Thi Xan		None	Aunt						
14.33	BAB	Chu Dinh Duc		None	Uncle						Passed away
15	BAB	Nguyen Trong Trung		Deputy General Director	Information provider				35,956,294	3.584	
15.1	BAB	Nguyen Trong Tri		None	Father						Passed away
15.2	BAB	Ngo Thi Thuan		None	Mother						
15.3	BAB	Thai Doan Ba		None	Father-in-law						Passed away
15.4	BAB	Nguyen Thi Loan		None	Mother-in-law						
15.5	BAB	Thai Thi Nga		Deputy General Director	Wife						
15.6	BAB	Nguyen Trong Chinh		None	Son						
15.7	BAB	Dang Thi Mai Hue		None	Daughter-in-law						
15.8	BAB	Nguyen Thai Bao Tram		None	Daughter						
15.9	BAB	Nguyen Thai Nam Kiet		None	Son						
15.10	BAB	Nguyen Thi Hong Thuy		None	Sister				9,922,775	0.989	
15.11	BAB	Dang Sy Hai		None	Brother/Sister-in-law						
15.12	BAB	Nguyen Thi Ngan		None	Sister						
15.13	BAB	Bui Ngoc Duc		None	Brother/Sister-in-law						

15.14	BAB	Nguyen Trong Dung		None	Brother				556,535	0.056	
15.15	BAB	Pham Thi Phuong Thao		None	Brother/Sister-in-law						
15.16	BAB	Nguyen Thi Ha		None	Sister						
15.17	BAB	Nguyen Quang Trung		None	Brother/Sister-in-law						
15.18	BAB	Thai Thi Lan		None	Sister-in-law						
15.19	BAB	Thai Huong		Vice Chairwoman and General Director	Sister-in-law				43,639,002	4.350	
15.20	BAB	Thai Thi Luong		None	Sister-in-law						
15.21	BAB	Thai Thi Duong		None	Sister-in-law						
15.22	BAB	Thai Thi Thanh Binh		None	Brother/Sister-in-law				8,018,671	0.799	
15.23	BAB	Nguyen Ba Canh		None	Grandfather						Passed away
15.24	BAB	Nguyen Thi Hai		None	Grandmother						Passed away
15.25	BAB	Ngo Duc Tan		None	Grandfather						Passed away
15.26	BAB	Thieu Thi Huong		None	Grandmother						Passed away
15.27	BAB	Nguyen Thao Phuong		None	Grandchild						
15.28	BAB	Nguyen Trong Hieu		None	Grandchild						
15.29	BAB	Dang Sy Nam		None	Grandchild						
15.30	BAB	Dang Sy Hai Bac		None	Grandchild						
15.31	BAB	Bui Minh Thu		None	Grandchild						
15.32	BAB	Bui Minh Tam		None	Grandchild						
15.33	BAB	Nguyen Ba Tai		None	Grandchild						
15.34	BAB	Nguyen Ba Thang		None	Grandchild						
15.35	BAB	Nguyen Thi Nhuan		None	Aunt						Passed away
15.36	BAB	Ngo Thi Thao		None	Aunt						Passed away
15.37	BAB	Ngo Duc Nhuan		None	Uncle						Passed away
15.38	BAB	Ngo Duc Dinh		None	Uncle						
15.39	BAB	Ngo Duc Dat		None	Uncle						
15.40	BAB	Viet Securities Joint Stock Company		None	The wife of the informant is the chairwoman of the company's board of directors.						
16	BAB	Thai Thi Nga		Deputy General Director	Information provider						
16.1	BAB	Nguyen Thi Loan		None	Mother						
16.2	BAB	Thai Doan Ba		None	Father						Passed away
16.3	BAB	Ngo Thi Thuan		None	Mother-in-law						
16.4	BAB	Nguyen Trong Tri		None	Father-in-law						Passed away
16.5	BAB	Nguyen Trong Trung		Deputy General Director	Husband				35,956,294	3.584	
16.6	BAB	Nguyen Trong Chinh		None	Son						
16.7	BAB	Dang Thi Mai Hue		None	Daughter-in-law						
16.8	BAB	Nguyen Thai Bao Tram		None	Daughter						
16.9	BAB	Nguyen Thai Nam Kiet		None	Son						
16.10	BAB	Thai Thi Lan		None	Sister						
16.11	BAB	Le Hong Truong		None	Brother-in-law				4,356,465	0.434	

16.12	BAB	Thai Huong		Vice Chairwoman and General Director	Sister					43,639,002	4.350	
16.13	BAB	Nguyen Viet Ha		None	Brother-in-law							
16.14	BAB	Thai Thi Luong		None	Sister							
16.15	BAB	Hoang Ngoc Hoa		None	Brother-in-law					25,402,025	2.532	
16.16	BAB	Thai Thi Duong		None	Sister							
16.17	BAB	Nguyen Van Danh		None	Brother-in-law					29,685,670	2.959	
16.18	BAB	Thai Thi Thanh Binh		None	Sister					8,018,671	0.799	
16.19	BAB	Dang Trung Dung		Deputy General Director	Brother/Sister-in- law							
16.20	BAB	Viet Securities Joint Stock Company		None	The informant is the Chairman of the Board of Directors of the Company.							
16.21	BAB	Nguyen Thi Hong Thuy		None	Brother/Sister-in- law					9,922,775	0.989	
16.22	BAB	Nguyen Thi Ngan		None	Brother/Sister-in- law							
16.23	BAB	Nguyen Trong Dung		None	Brother/Sister-in- law					556,535	0.056	
16.24	BAB	Nguyen Thi Ha		None	Brother/Sister-in- law							
16.25	BAB	Le Thi Quynh Hoa		None	Grandchild					1,445,874	0.144	
16.26	BAB	Le Thi Hong Hanh		None	Grandchild					2,136,418	0.213	
16.27	BAB	Le Thi Thu Hoai		None	Grandchild							
16.28	BAB	Nguyen Viet Quang		None	Grandchild							
16.29	BAB	Nguyen Duc Nam		None	Grandchild							
16.30	BAB	Nguyen Duc Thanh		None	Grandchild							
16.31	BAB	Hoang Thi Ngoc Huyen		None	Grandchild					10,543,562	1.051	
16.32	BAB	Hoang Thi Khanh Linh		None	Grandchild							
16.33	BAB	Nguyen Thi Huyen Trang		None	Grandchild					6,129,179	0.611	
16.34	BAB	Nguyen Thi Huyen Ly		None	Grandchild					2,599,891	0.259	
16.35	BAB	Nguyen Thi Lam Dien		None	Grandchild							
16.36	BAB	Nguyen Thai Thanh Dat		None	Grandchild							
16.37	BAB	Tran Gia Hung		None	Grandchild							
16.38	BAB	Dang Thai Hien Anh		None	Grandchild							
16.39	BAB	Dang Nam Khanh		None	Grandchild							
17	BAB	Nguyen Hong Yen		Chief Accountant	Information provider							
17.1	BAB	Nguyen Hong Tien		None	Father					16,991,422	1.694	
17.2	BAB	Tran Thi Ngoan		None	Mother							
17.3	BAB	Tran Van Than		None	Father-in-law							
17.4	BAB	Vu Thi Kim Lien		None	Mother-in-law							
17.5	BAB	Tran Anh Dung		None	Husband					3,955,001	0.394	
17.6	BAB	Tran Thu Uyen		None	Daughter							
17.7	BAB	Tran Ha Anh		None	Daughter							Child
17.8	BAB	Tran Gia Long		None	Son							Child
17.9	BAB	Nguyen Hong Dung		None	Brother							
17.10	BAB	Pham Thi Hong Hoa		None	Sister-in-law							
17.11	BAB	Nguyen Hong Minh		None	Brother							

17.12	BAB	Hoang Thi Sinh		None	Brother/Sister-in-law							
17.13	BAB	Nguyen Minh Nghia		None	Grandchild							Child
17.14	BAB	Nguyen Minh Duc		None	Grandchild							Child
17.15	BAB	Nguyen Phuong Thao		None	Grandchild							Child
17.16	BAB	Nguyen Phuong Huyen		None	Grandchild							Child
17.17	BAB	Nguyen Minh Phuc		None	Grandchild							Child
17.18	BAB	Nguyen Viet Ha		None	Uncle							
17.19	BAB	Nguyen Thi Linh		None	Aunt							
17.20	BAB	Nguyen Van Luong		None	Uncle							
17.21	BAB	Tran Van Cac		None	Uncle							
17.22	BAB	Tran Van Ngac		None	Uncle							
17.23	BAB	Tran Van Huong		None	Uncle							Passed away
17.24	BAB	Tran Thi Hao		None	Aunt							

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

As at 31/12/2025

(Attached to 2025 Annual Report on corporate governance)



No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
1	Tran Thi Thoang	Chairwoman of the Board of Directors	27,843,095	3.108	31,175,561	3.108	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
1.1	Dao Dinh Phat	Husband	12,782,578	1.427	14,452,241	1.441	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
2	Thai Huong	Vice Chairwoman of the Board of Directors cum General Director	40,810,813	4.555	43,639,002	4.350	Receiving 2023 dividend in shares
2.1	Le Hong Truong	Brother in law	4,074,128	0.455	4,356,465	0.434	Receiving 2023 dividend in shares
2.2	Hoang Ngoc Hoa	Brother in law	23,755,752	2.652	25,402,025	2.532	Receiving 2023 dividend in shares
2.3	Nguyen Van Danh	Brother in law	27,761,779	3.099	29,685,670	2.959	Receiving 2023 dividend in shares
2.4	Nguyen Trong Trung	Brother in law	33,626,012	3.753	35,956,294	3.584	Receiving 2023 dividend in shares
2.5	Thai Thi Thanh Binh	Sister	7,498,991	0.837	8,018,671	0.799	Receiving 2023 dividend in shares
2.6	Nguyen Hong Tien	Brother in law	15,890,230	1.774	16,991,422	1.694	Receiving 2023 dividend in shares
2.7	Nguyen Thi Linh	Brother in law	10,859,337	1.212	11,611,889	1.158	Receiving 2023 dividend in shares
2.8	Nguyen Van Luong	Brother in law	2,466,604	0.275	2,637,539	0.263	Receiving 2023 dividend in shares
2.9	Le Thi Quynh Hoa	Nephew	1,352,169	0.151	1,445,874	0.144	Receiving 2023 dividend in shares
2.10	Le Thi Hong Hanh	Nephew	1,997,960	0.223	2,136,418	0.213	Receiving 2023 dividend in shares
2.11	Hoang Thi Ngoc Huyen	Nephew	9,860,248	1.101	10,543,562	1.051	Receiving 2023 dividend in shares
2.12	Nguyen Thi Huyen Trang	Nephew	5,731,955	0.640	6,129,179	0.611	Receiving 2023 dividend in shares
2.13	Nguyen Thi Huyen Ly	Nephew	2,431,396	0.271	2,599,891	0.259	Receiving 2023 dividend in shares
3	Vo Van Quang	Member of the Board of Directors cum Deputy General Director	668,247	0.075	786,011	0.078	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares



4	Dang Thai Nguyen	Member of the Board of Directors	2,650,697	0.296	3,117,829	0.311	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
5	Pham Hong Cong	Head of the Board of Supervisors	1,825,395	0.204	2,147,083	0.214	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
6	Tran Thi Khanh Chi	Full-time member of the Board of Supervisors					
6.1	Nguyen Dang Hung	Husband	11,471,994	1.280	13,486,683	1.344	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
6.2	Nguyen Dang Ba	Father in law	8,629,687	0.963	9,907,724	0.988	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
7	Dang Trung Dung	Standing Deputy General Director					
8	Chu Nguyen Binh	Deputy General Director	1,834,865	0.205	2,158,223	0.215	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
9	Le Ngoc Hong Nhat	Deputy General Director	1,592,071	0.178	1,872,641	0.187	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
10	Nguyen Trong Trung	Deputy General Director	33,626,012	3.753	35,956,294	3.584	Receiving 2023 dividend in shares
10.1	Nguyen Thi Hong Thuy	Sister	8,905,616	0.994	9,922,775	0.989	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
10.2	Nguyen Trong Dung	Brother	473,152	0.053	556,535	0.055	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
11	Thai Thi Nga	Deputy General Director					
12	Nguyen Hong Yen	Chief Accountant					
12.1	Nguyen Hong Tien	Father	15,890,230	1.774	16,991,422	1.694	Receiving 2023 dividend in shares

12.2	Tran Anh Dung	Husband	3,362,439	0.375	3,955,001	0.394	Purchasing shares offered to existing shareholders, Receiving 2023 dividend in shares
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