

No.: 25 /BC-CT.HDQT

An Giang, July 29, 2025

REPORT ON CORPORATE GOVERNANCE
(First 6 months of 2025)

To: - State Securities Commission;
- Stock Exchange

- Name of company: KIEN LONG COMMERCIAL JOINT STOCK BANK
- Address of head office: 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province
- Telephone: 0297.3869950 Fax: 0297.3877538 Email: kienlong@kienlongbank.com
- Chartered capital: VND 3,652,818,780,000
- Stock symbol: KLB
- Governance model: General Meeting of Shareholders, Board of Directors (BOD), Board of Supervisors (BOS), Chief Executive Officer and Director (According to Point a, Article 137 of the Enterprise Law 2020)
- Implementation of internal audit: Implemented

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

On April 25, 2025, Kien Long Commercial Joint Stock Bank (KienlongBank/Bank) successfully held the 2025 Annual General Meeting of Shareholders (GMS). Based on reports, submissions, and through discussions, the 2025 GMS passed Resolution No. 01/NQ-DHDCD dated April 25, 2025, with the following contents:

1. Approval of the Report of the Board of Directors on activities in 2024 and operational plan for 2025;
2. Approval of KienlongBank's Report on Business performance in 2024 and Business plan for 2025
3. Approval of the Report of the Board of Supervisor on operation in 2024 and operational plan for 2025;
4. Approval of 2024 Audited consolidated financial statements of KienlongBank, audited by MOORE AISC Auditing and Informatics Services Company Limited;
5. Approval of the Plan for 2024 Profit Distribution;
6. Approval of the Listing Plan of KienlongBank's Shares on the Stock Exchange;
7. Approval of the Listing of Bonds Publicly Issued by KienlongBank;
8. Approval of the proposed Remediation Plan in Case of Early Intervention in accordance with Article 143 of the Law on Credit Institutions 2024;
9. Approval of the Selection of Independent Auditing Firm for the 2026 Fiscal Year;

10. Approval of the authorization and assignment the Board of Directors to decide on several issues within the authority of the General Meeting of Shareholders.

II. Board of Directors

1. Information about the members of the Board of Directors

No.	Board of Directors' Member	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	Date of becoming/ceasing to be the member of the Board of Directors	
			Appointment date	Termination date
1	Mr. Tran Ngoc Minh	Chairman of the Board of Directors Non-Executive Member	Re-elected by the GMS from April 27, 2023	-
2	Ms. Nguyen Thi Hong Hanh	Vice Chairman of the BOD Non-Executive Member	Newly elected by the GMS from April 26, 2024	-
3	Mr. Kim Minh Tuan	Independent Member of BOD Non-Executive Member	Newly elected by the GMS from October 26, 2024	-
4	Ms. Nguyen Thi Thanh Huong	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
5	Mr. Bui Thanh Hai	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
6	Mr. Le Khac Gia Bao	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
7	Mr. Nguyen Cao Cuong	Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
8	Mrs. Nguyen Thuy Nguyen	Independent Member of BOD Non-Executive Member	Newly elected by the GMS from April 27, 2023	-
9	Mr. Nguyen Chi Hieu	Independent Member of BOD Non-Executive Member	Newly elected by the GMS from October 26, 2024	-

2. Meetings of the Board of Directors:

In the first six months of 2025 the Board of Directors held 20 meetings (including regular and extraordinary meetings and written opinions) to consider and decide on matters under the authority of the Board of Directors.

No.	Board of Directors' Member	Number of meetings attended	Attendance rate (%)	Reason for absence
1	Mr. Tran Ngoc Minh	20/20	100.00	
2	Ms. Nguyen Thi Hong Hanh	20/20	100.00	
3	Mr. Kim Minh Tuan	20/20	100.00	
4	Ms. Nguyen Thi Thanh Huong	20/20	100.00	
5	Mr. Bui Thanh Hai	20/20	100.00	
6	Mr. Le Khac Gia Bao	20/20	100.00	
7	Mr. Nguyen Cao Cuong	20/20	100.00	
8	Mrs. Nguyen Thuy Nguyen	20/20	100.00	
9	Mr. Nguyen Chi Hieu	20/20	100.00	

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

From the beginning of 2025, members of the Board of Directors (BOD) for the 2023–2027 term (9 members, including 3 independent members) have continued to perform their assigned duties in accordance with KienlongBank's internal regulations and legal requirements, ensuring the optimal contribution of each member.

The BOD and its Committees carry out governance and supervision tasks in key operational areas of the Bank, in compliance with the law and KienlongBank's internal regulations, while also monitoring and supervising the activities of the Executive Board to provide timely directions and strategies aligned with business plans for each stage, driving business growth. Specifically:

- Organizing, directing, and overseeing the strict implementation of reporting requirements under current regulations, such as the 2024 annual financial report, 2024 annual report, quarterly financial reports for 2025, and reports required by the State Bank of Vietnam.
- Regularly supervising the compliance of insiders and related parties with information disclosure regulations, both periodic and ad hoc, in accordance with the law and State Bank of Vietnam requirements.
- Directing efforts to accelerate reform and strongly restructure the Bank's organizational model toward efficiency and streamlining, enhancing governance quality and human

resources development. Several internal documents have been revised, supplemented, or newly issued to align with the Law on Credit Institutions 2024 and KienlongBank's actual operations.

- d. Directing and supervising the Board of Executives in completing documentation and implementing tasks with dispatch related to the planned listing of KienlongBank's shares on the stock exchange in accordance with the General Meeting of Shareholders' resolution.
- e. Supervising the Bank's business performance through periodic reports from the Executive Board to provide timely strategic guidance, aligned with the money market conditions and the actual situation at KienlongBank.

In the upcoming period, the BOD's supervision of the Board of Executives will continue to be strengthened to further enhance the Bank's governance and oversight capabilities, in line with the Bank's development orientation as assigned by the General Meeting of Shareholders.

4. Activities of the Board of Directors' subcommittees (if any):

The BOD operates under its current Organizational and Operational Regulations. It has established advisory and support bodies to assist in governance, including: (1) Human Resources Committee, and (2) Risk Management Committee. These committees operate in accordance with their respective organizational and operational regulations approved by the BOD.

In the first six months of 2025, the subcommittees have effectively fulfilled their advisory roles by reporting promptly and providing proposals and opinions on issues under the BOD's authority, thus enhancing governance and oversight efficiency of BOD in compliance with both KienlongBank's internal regulations and legal requirements.

(1) Human Resources Committee (HRC):

The HRC has 5 members, appointed in compliance with laws and internal regulations in order to advise and assist the BOD in performing duties related to personnel affairs. In the first half of 2025, the HRC held 41 meetings to assist the BOD in completing high-level personnel work such as: Senior personnel appointments; Staffing decisions at departments/units under its authority; Review and submit the BOD to issue new internal policies aligned with legal regulations.

(2) Risk Management Committee (RMC):

The RMC has 4 members, also appointed in accordance with laws and internal regulations. It advises and supports the BOD in fulfilling its risk management responsibilities. From the start of 2025, the RMC held 3 meetings to support risk governance efforts such as implementing KienlongBank's risk management strategy and preparing internal capital adequacy assessments for the SBV. In the context of Vietnam ongoing economic challenges and new legal frameworks in 2025, the RMC has proactively fulfilled its advisory function in compliance with the law and its operating regulations. This active safeguarding has helped the BOD revise internal policies to reflect current legal requirements and issue strategic decisions in risk management.

The RMC's meetings have reviewed and assessed: The Bank's safety levels under various risk scenarios; The adequacy and effectiveness of existing risk management processes and policies; Recommendations to revise internal risk-related regulations of the Bank.

5. Resolutions/Decisions of the Board of Directors

5.1. Resolutions of the Board of Directors

No.	Resolution No.	Date	Content	Approval Rate (%)
1	01/NQ-HDQT	22/01/2025	Change of location for KienlongBank – Dak Lak Branch	100
2	01.1/NQ-HDQT	14/02/2025	Approval of the draft report on capital adequacy assessment for 2024	100
3	02/NQ-HDQT	21/02/2025	Final registration date for shareholder rights for 2025 GMS	100
4	03/NQ-HDQT	24/02/2025	Agreement on the contents of the Decision approving settlement of land lot subject to clearance for high-rise commercial complex project in Da Nang	100
5	04/NQ-HDQT	25/02/2025	Approval on the amendment and supplementation of the content of Resolution 24/NQ-HDQT dated 26/12/2023 approving the receipt of collaterals in place of debt obligations at KienlongBank, Nha Be Branch	100
6	05/NQ-HDQT	03/03/2025	Approval of additional salary payment for 2024 based on KPI results	100
7	06/NQ-HDQT	02/04/2025	Approval of documents for 2025 Annual General Meeting of Shareholders (GMS)	100
8	07/NQ-HDQT	04/04/2025	Approval of additional GMS documentation	100
9	08/NQ-HDQT	29/04/2025	Re-signing of the labor contract with Acting CEO of KienlongBank	100
10	09/NQ-HDQT	29/04/2025	Approval of health insurance policy for relatives of KienlongBank managers	100
11	10/NQ-HDQT	05/05/2025	Approval of contingency plan under early intervention (in accordance with Article 143 of Law on Credit Institutions 2024)	100
12	11/NQ-HDQT	19/05/2025	Consolidation of KienlongBank's organizational model	-

No.	Resolution No.	Date	Content	Approval Rate (%)
13	12/NQ-HDQT	28/05/2025	Approval of record date for shareholder rights to attend 2025 Extraordinary General Meeting	100
14	13/NQ-HDQT	02/06/2025	Approval to amend KienlongBank's operating license to include additional business lines	100
15	14/NQ-HDQT	02/06/2025	Approval to reissue KienlongBank's establishment and operating license	100
16	15/NQ-HDQT	06/06/2025	Approval of relocation and renaming of Ba Dinh Transaction Office (Hanoi Branch)	100
17	16/NQ-HDQT	19/06/2025	Approval of documentation for 2025 Extraordinary General Meeting	100
18	17/NQ-HDQT	19/06/2025	Profit distribution and fund allocation in 2024 of Kien Long Asset Management and Debt Exploitation One Member Co., Ltd. - Kien Long Commercial Joint Stock Bank (single-member limited liability)	100

5.2. Decisions of the Board of Directors

No.	Resolution No.	Date	Content	Approval Rate (%)
1	01/QD-HDQT	02/01/2025	Appointment of Deputy CEO of KienlongBank	100
2	02/QD-HDQT	05/03/2025	Amendment and supplementation of certain Articles in the Regulation on cash, valuable assets, and securities custody and transportation	100
3	03/QD-HDQT	31/03/2025	Promulgation of the Regulation on KienlongBank's Internal Credit Rating System	100
4	04/QD-HDQT	31/03/2025	Promulgation of the Regulation on Internal Credit Rating Indicators at KienlongBank	100
5	04.1/QD-HDQT	31/03/2025	Promulgation of the Information Security Policy of KienlongBank	100
6	05/QD-HDQT	18/04/2025	Promulgation of the Credit Security Regulation of KienlongBank	100
7	06/QD-HDQT	29/04/2025	Promulgation of the Financial Regime Regulation of KienlongBank	100

No.	Resolution No.	Date	Content	Approval Rate (%)
8	07/QĐ-HĐQT	29/04/2025	Promulgation of the Work Regulations for BOD and Supervisory Board (SB) Members of KienlongBank	100
9	08/QĐ-HĐQT	05/05/2025	Promulgation of the Regulation on Capital Adequacy Measurement and Organizational Structure at KienlongBank	100
10	09/QĐ-HĐQT	16/05/2025	Senior personnel affairs at KienlongBank	100
11	10/QĐ-HĐQT	16/05/2025	Senior personnel affairs at KienlongBank	100
12	11/QĐ-HĐQT	02/06/2025	Senior personnel affairs at KienlongBank	100
13	12/QĐ-HĐQT	06/06/2025	Amendment and supplementation of the Regulation on Organization and Operation of KienlongBank (Decision 45/QĐ-HĐQT dated 27/12/2024)	100
14	13/QĐ-HĐQT	06/06/2025	Promulgation of the Regulation on Organization and Operation of the Credit Division of KienlongBank	100
15	14/QĐ-HĐQT	06/06/2025	Promulgation of the Regulation on Organization and Operation of the Corporate Banking Division of KienlongBank	100
16	15/QĐ-HĐQT	06/06/2025	Promulgation of the Regulation on Organization and Operation of the Retail Banking Division of KienlongBank	100
17	16/QĐ-HĐQT	06/06/2025	Amendment and supplementation of the Regulation on the Operations Division of KienlongBank (Decision 13/QĐ-HĐQT dated 16/05/2023)	100
18	17/QĐ-HĐQT	06/06/2025	Amendment and supplementation of the Regulation on the Finance Division of KienlongBank (Decision 14/QĐ-HĐQT dated 16/05/2023)	100
19	18/QĐ-HĐQT	06/06/2025	Amendment and supplementation of the Regulation on the Risk Management & Supervision Division (Decision 16/QĐ-HĐQT dated 16/05/2023)	100

No.	Resolution No.	Date	Content	Approval Rate (%)
20	19/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Treasury and Financial Institutions Division (Decision 46/QD-HDQT dated 27/12/2024)	100
21	20/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on the Digital Banking Division (Decision 48/QD-HDQT dated 27/12/2024)	100
22	21/QD-HDQT	06/06/2025	Amendment and supplementation of the Regulation on Branches and Transaction Offices (Decision 09/QD-HDQT dated 16/05/2023)	100
23	22/QD-HDQT	06/06/2025	Approval of termination of the validity of certain internal documents of KienlongBank	100
24	23/QD-HDQT	13/06/2025	Promulgation of the Credit Risk Management Regulation of KienlongBank	100
25	24/QD-HDQT	23/06/2025	Promulgation of the Regulation on Information Disclosure in the Securities Market of KienlongBank	100

III. Board of Supervisors

1. Information about the members of the Board of Supervisors:

No.	Supervisory Board Member	Position	Appointment/Termination Date	Qualifications
1	Ms. Do Thi Tuyet Trinh	Head of Supervisory Board	Re-elected by the General Meeting of Shareholders (GMS) on 27/04/2023	Bachelor of Economics; Certified Internal Auditor (CIA)
2	Mr. Dang Minh Quan	Member of Supervisory Board	Re-elected by the GMS on 27/04/2023	Bachelor of Economics; Bachelor of Law; Bachelor of Foreign Language Pedagogy; Master of Economics
3	Ms. Hoang Thi Phuong	Member of Supervisory Board	Elected as a new member by the GMS on 26/04/2024	Bachelor's Degree in Accounting

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No.	Supervisory Board Member	Position	Appointment/Termination Date	Qualifications
4	Mr. Dao Ngoc Hai	Member of Supervisory Board	Elected as a new member by the GMS on 26/10/2024	Bachelor's Degree in Business Administration
5	Ms. Nguyen Thi Khanh Phuong	Member of Supervisory Board	Elected as a new member by the GMS on 26/10/2024	Master's Degree in Business Administration

2. Meetings of the Board of Supervisors:

No.	Board of Directors' Member	Number of meetings attended	Attendance rate (%)	Voting rate (%)	Reason for absence
1	Ms. Do Thi Tuyet Trinh	3	100	100	
2	Mr. Dang Minh Quan	3	100	100	
3	Ms. Hoang Thi Phuong	3	100	100	
4	Mr. Dao Ngoc Hai	3	100	100	
5	Ms. Nguyen Thi Khanh Phuong	3	100	100	

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

Supervisory activities of the Board of Supervisors towards the Board of Directors, Executive Board and shareholders:

- Monitors compliance with legal regulations, the State Bank of Vietnam (SBV), and KienlongBank's Charter in the governance and operations of the Board of Directors and Executive Board, including:

- + Monitoring the organizational structure and Board meetings to ensure legal compliance;

- + Supervising the governance activities of Committees under the Board of Directors, councils under the CEO, and the internal control system with respect to organizational structure, operating regulations, risk management policies, compliance culture, ...;

+ Monitoring the implementation of risk management measures, debt recovery and settlement activities to control the non-performing loan (NPL) ratio and ensure operational safety limits, in accordance with SBV regulations and KienlongBank's internal policies.

- Monitor legal compliance of KienlongBank and the SBV in finalizing relevant regulations and policies to ensure full compliance with the Law on Credit Institutions No. 32/2024/QH15 (effective July 1, 2024), and the revised KienlongBank Charter (also effective from July 1, 2024).

- Supervise the completion and enhancement of the internal control system, remediation of shortcomings/limitations based on conclusions, directives, and recommendations of the State Management Agency, Independent Auditor, Internal Auditor, and instructions from the Board of Directors.

- Supervise the implementation of the General Meeting of Shareholders' (GMS) resolutions, including:

- + Profit distribution plan for 2024;
- + Business plan for 2025;
- + Remuneration for the Board of Directors and Supervisory Board in 2025;
- + Selection of an independent audit firm for the financial year 2026;
- + Public bond offerings by KienlongBank.

- Monitor the approval and execution of asset transactions, contracts, and other dealings under the authority of the Board of Directors.

- Supervise compliance with operational safety limits as prescribed under the Law on Credit Institutions.

- Update the list of shareholders holding 1% or more of the charter capital and related persons of members of the Board of Directors, Board of Supervisors, and Board of Executives.

- Supervise the disclosure of related interests and declaration of related persons by members of the Board of Directors, Board of Supervisors, CEO, and Deputy CEOs, as required by law and the Charter. Supervise transactions between KienlongBank and Kien Long Asset Management and Debt Exploitation One Member Co., Ltd. - Kien Long Commercial Joint Stock Bank (single-member limited liability company), as well as with members of the Board of Directors, Supervisory Board, CEO, Deputy CEOs, and their related parties, ensuring compliance with applicable laws and internal regulations.

- During the first six months of 2025, the Board of Supervisors did not receive any resolutions, decisions from the GMS, or requests from major shareholders or groups of shareholders regarding inspection of accounting books, other documentation, or the management and operational activities of KienlongBank.

4. Coordination Between the Board of Supervisors and the Board of Directors, Board of Executives, and Other Managers

- The Board of Supervisors cooperated with the Board of Directors and the Board of Executives in performing its assigned duties. Specifically, the Head of the Board of Supervisors attended all Board meetings and business operation deployment conferences of the Bank, actively contributing opinions on agenda items.

- The Board of Supervisors was provided with required information, reports, and data by the Board of Directors and Board of Executives for the performance of its duties.

- The Board of Supervisors directed the Internal Audit Department to conduct the 2025 audit plan and comply with requests and directives from the SBV. The audit activities conducted in 2025 include:

- + Operational audits at 16 branches and transaction offices;
- + 03 operational and thematic audits at Head Office-affiliated units;
- + 01 thematic audit conducted at the request of the SBV.

5. Other Activities of the Board of Supervisors (if any)

- Developed and obtained GMS approval for the Charter on the Organization and Operation of the Board of Supervisors.

- Oversaw the Bank's financial position and appraised the audited financial statements for 2024, including consolidation with subsidiaries.

- Supervised internal audit activities, including:

- + Monitoring and evaluating adherence to professional ethics standards by members of the Board of Supervisors and internal auditors;

- + Supervising the Internal Audit Department in: (i) Implementing the 2025 audit plan; (ii) Reviewing and evaluating the effectiveness of the internal audit function and the performance of the Head of Internal Audit in 2025; (iii) Addressing and remedying audit-related shortcomings as requested or recommended by the SBV, independent auditors, and other competent authorities.

- Prepared and submitted reports as required by the State Management Agency.

IV. Board of Management

No.	Member of Board of Management	Date of birth	Qualifications	Date of appointment/dismissal of members of the Board of Management
1	Mr. Tran Hong Minh	15/02/1985	Bachelor's Degree in Investment Economics	Appointed Deputy CEO on 25/11/2022; Appointed Acting CEO on 09/07/2024
2	Mr. Nguyen Hoàng An	29/07/1967	Bachelor's Degree in Banking	Appointed Deputy CEO on 01/10/2016

No.	Member of Board of Management	Date of birth	Qualifications	Date of appointment/dismissal of members of the Board of Management
3	Mr. Tran Van Thai Binh	30/08/1975	Bachelor's Degree in Economics	Appointed Deputy CEO on 24/05/2022
4	Mr. Nguyen Van Minh	09/09/1977	Bachelor's Degree in Telecommunication Electronics	Appointed Deputy CEO on 07/01/2021
5	Ms. Nguyen Thi Hong Van	21/04/1980	Bachelor's Degree in International Economics	Appointed Deputy CEO on 03/01/2025
6	Mr. Do Van Bac	05/06/1992	Bachelor's Degree	Appointed Deputy CEO on 22/09/2023; Dismissed from Deputy CEO position effective 23/05/2025

V. Chief Accountant

No.	Name	Date of birth	Qualifications	Date of appointment/dismissal
1	Mrs. Vu Dang Xuan Vinh	22/01/1984	Master's Degree in Banking and Finance	01/11/2023

VI. Training courses on corporate governance

The Board of Directors (BOD), the Board of Supervisors (BOS), and the Board of Executives regularly update themselves on legal regulations related to corporate governance; enhance awareness and compliance with legal provisions and internal regulations on governance—particularly the clear delineation of roles and responsibilities across governance and management levels within the Bank; respect the rights and obligations of shareholders, the BOD, BOS, and the Board of Executives; and strictly fulfill disclosure obligations as required by prevailing laws.

The Bank continuously improves its internal regulatory system (charters, policies, etc.) to clearly separate governance, oversight, and executive functions, thereby ensuring transparency, operational continuity, and organizational stability.

Additionally, to strengthen the leadership and professional capacity of the Bank's management team in the digital transformation journey, KienlongBank organized various training programs designed to provide participants with a comprehensive perspective on advanced work management methods and related supporting tools. These efforts help the leadership and management team to enhance their capabilities in driving key Bank initiatives and advancing digital transformation and business efficiency.

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

1. List of related persons of the Company (Appendix 1).
2. Transactions between the company and its related persons, or between the company and its major shareholders, internal persons their related persons (Appendix 2).
3. Transactions between internal persons, related persons of internal persons, and the Company's subsidiaries or controlled companies – None.
4. Transactions between the Company and other entities:
 - 4.1. Transactions between the Company and any enterprise in which members of the BOD, BOS, General Director (CEO), or other key managers have served or are serving as founders, BOD members, or CEOs within the past three (03) years (calculated at the time of reporting): (Appendix 3).
 - 4.2. Transactions between the Company and any enterprise in which affiliated persons of members of the BOD, BOS, CEO, or other key managers are serving as BOD members or CEOs: None/No information available.
 - 4.3. Other transactions of the Company (if any) that may provide tangible or intangible benefits to BOD members, BOS members, CEO, or other key managers: None.

VIII. Share transactions of internal persons and their affiliated persons

1. List of internal persons and their related persons (Appendix 4).
2. Transactions of internal persons and their related persons with shares of the company:

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
	None						

IX. Other significant issues: None

Above is the corporate governance report for the first six months of 2025, KienlongBank reported to the State Securities Commission of Vietnam and Ho Cho Minh City Stock Exchange.

Best regards.

Recipients:

- As above;
- Archived: BOD Office.

CHAIRMAN OF THE BOARD OF DIRECTORS



Tran Ngoc Minh



APPENDIX 1
List of related persons of the company

No.	Name of organization/ individual	Securities trading account (if any)	Position in the company/ Internal relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/ Contact address	Starting date of relations	Ending date of relations	Reasons	Relationship with the company
I. Board of Directors									
1	Mr. Tran Ngoc Minh		Chairman of the Board of Directors			07/01/2021			
2	Ms. Nguyen Thi Hong Hanh		Vice Chairman of the Board of Directors			28/12/2021			
3	Mr. Kim Minh Tuan		Independent Member of Board of Directors			26/10/2024			
4	Ms. Nguyen Thi Thanh Huong		Member of Board of Directors			27/04/2023			
5	Mr. Bui Thanh Hai		Member of Board of Directors			28/12/2021			
6	Mr. Le Khac Gia Bao		Member of Board of Directors			28/12/2021			
7	Mr. Nguyen Cao Cuong		Member of Board of Directors			26/04/2018			
8	Mrs. Nguyen Thuy Nguyen		Independent Member of Board of Directors			27/04/2023			
9	Mr. Nguyen Chi Hieu		Independent Member of Board of Directors			26/10/2024			
II. Board of Supervisors									
1	Ms. Do Thi Tuyet Trinh		Head of Supervisory Board			28/12/2021			



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No.	Name of organization/ individual	Securities trading account (if any)	Position in the company/ Internal relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/ Contact address	Starting date of relations	Ending date of relations	Reasons	Relationship with the company
2	Mr. Dang Minh Quan		Member of Supervisory Board			15/04/2014			
3	Ms. Hoang Thi Phuong		Member of Supervisory Board			26/04/2024			
4	Ms. Nguyen Thi Khanh Phuong		Member of Supervisory Board			26/10/2024			
5	Mr. Dao Ngoc Hai		Member of Supervisory Board			26/10/2024			
III. Board of Management									
1	Mr. Tran Hong Minh		Acting Chief Executive Officer			25/11/2022			
2	Mr. Nguyen Hoàng An		Deputy Chief Executive Officer			01/10/2016			
3	Mr. Tran Van Thai Binh		Deputy Chief Executive Officer			24/05/2022			
4	Mr. Nguyen Van Minh		Deputy Chief Executive Officer			07/01/2021			
5	Ms. Nguyen Thi Hong Van		Deputy Chief Executive Officer			03/01/2025		According to Decision No. 01-QD-HDQT dated January 2, 2025	
6	Mr. Do Van Bac		Deputy Chief Executive Officer			22/09/2023	23/05/2025	According to Decision No. 10-QD-HDQT dated May 16, 2025	



No.	Name of organization/ individual	Securities trading account (if any)	Position in the company/ Internal relationships (if any)	NSH Certificate Number*, date of issue, place of issue	Head office address/ Contact address	Starting date of relations	Ending date of relations	Reasons	Relationship with the company
IV. Chief Accountant									
1	Mrs. Vu Dang Xuan Vinh		Chief Accountant			01/11/2023			
V. Person in charge of corporate governance, Person authorized to disclose information									
1	Mrs. Nguyen Thanh Thuy		Corporate Governance Officer, Authorized Information Disclosure Officer			07/04/2023			
VI. Công ty có liên quan									
1	KienlongBank Debt Management and Asset Exploitation Company Limited			1701452905	Floor 6, No. 40-42-44 Pham Hong Thai, Vinh Thanh Van, Rach Gia, Kien Giang	12/11/2010			Subsidiary

Note: NSH Certificate Number*: ID card number/Passport number (for individuals) or Business registration certificate number; Operating license or equivalent legal documents (for organizations)/NSH.





APPENDIX 2

Transactions between the company and its related persons, or between the company and its major shareholders, internal persons and their related persons

Unit: VND million

No	Content	Amount
I.	Related party transactions occurring in the first 6 months of 2025	
1	Debt Management and Asset Exploitation One Member Limited Liability Company - Kien Long Commercial Joint Stock Bank - Subsidiary	
	Deposit interest expense	8.233
	Office rental cost	8.398
	Property appraisal costs	3.276
	Money transferred to subsidiaries to set up funds	1.029
	Profit after tax of the subsidiary transferred	5.145
2	Member of the Board of Directors	
	Deposit interest expense	43
	Remuneration	9.345
3	Member of the Board of Executives	
	Deposit interest expense	41
	Salary and bonus	9.680
4	Members of the Board of Supervisors	
	Deposit interest expense	4
	Remuneration	2.690
5	Individuals Related to Members of the Board of Directors	
	Deposit interest expense	75
6	Individuals Related to Members of the Board of Executives	
	Deposit interest expense	99
7	Individuals Related to Members of the Board of Supervisors	
	Deposit interest expense	26
II.	Details of receivables/(payables) with related parties as of 30/06/2025	
1	Debt Management and Asset Exploitation One Member Limited Liability Company - Kien Long Commercial Joint Stock Bank - Subsidiary	
	Deposit	296.297
	Bonds	47.494
	Interest payable	7.843
	Office rental deposit	1.700
2	Member of the Board of Directors	
	Loan	36
	Deposit	4.126
	Interest payable	92
3	Member of the Board of Executives	
	Loan	43
	Deposit	1.751
	Interest payable	2
4	Members of the Board of Supervisors	
	Loan	50
	Deposit	66
	Interest payable	0
5	Individuals Related to Members of the Board of Directors	
	Loan	100

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No.	Content	Amount
	Deposit	7.825
	Interest payable	26
6	Individuals Related to Members of the Board of Executives	
	Loan	993
	Deposit	6.103
	Interest payable	92
7	Individuals Related to Members of the Board of Supervisors	
	Loan	-
	Deposit	1.599
	Interest payable	43

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APPENDIX 3

Transactions between the Company and any enterprise in which members of the BOD, BOS, General Director (CEO), or other key managers have served or are serving as founders, BOD members, or CEOs within the past three (03) years (calculated at the time of reporting)

Unit: VND million

No.	Content	Amount
I.	Related party transactions occurring in the first 6 months of 2025	
1	Companies Related to Members of the Board of Directors	
	Deposit interest expense	17.248
2	Companies Related to Members of the General Board of Directors	
	Deposit interest expense	-
3	Companies Related to Members of the Board of Supervisors	
	Deposit interest expense	-
II.	Details of receivables/(payables) with related parties as of 30/06/2025	
1	Companies Related to Members of the Board of Directors	
	Loan	-
	Deposit	123.423
	Interest payable	4.782
2	Companies Related to Members of the Board of Executives	
	Loan	-
	Deposit	-
	Interest payable	-
3	Companies Related to Members of the Board of Supervisors	
	Loan	-
	Deposit	-
	Interest payable	-

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APPENDIX 4

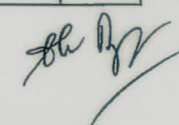
List of internal persons and their related persons as of June 30, 2025

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
I. Board of Directors and related persons										
1	Tran Ngoc Minh		Chairman of the Board of Directors					0	0.00	
1.1	Do Thi Xuan		Wife					0	0.00	
1.2	Tran Ngoc Minh Quan		Son					0	0.00	
1.3	Tran Ngoc Minh Quang		Son					0	0.00	
1.4	Tran Ngoc Minh Phu		Son					0	0.00	
1.5	Tran Ngoc Mai		Father					0	0.00	
1.6	Dang Thi Hue		Mother					0	0.00	
1.7	Tran Ngoc		Younger brother					0	0.00	

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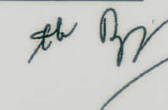
No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
1.8	Pham Thi My Dung		Sister-in-law					0	0.00	
1.9	Tran Thi Ngoc Hieu		Younger sister					0	0.00	
1.10	Tran Ngoc Hao		Younger brother					0	0.00	
1.11	Do Nhu Dung		Father-in-law					0	0.00	
1.12	Tran Thi Mai Phuong		Mother-in-law					0	0.00	
1.13	KieniongBank Debt Management and Asset Exploitation Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Manager					0	0.00	
2	Nguyen Thi Hong Hanh		Vice Chairman of the Board of Directors					0	0.00	
2.1	Nguyen Huy Bich		Father					0	0.00	
2.2	Nguyen Thi Yen Tam		Mother					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
2.3	Nguyen Thi Hai Yen		Older sister					0	0.00	
2.4	Hoang Thanh Trung		Husband					0	0.00	
2.5	Hoang Minh Long		Biological child					0	0.00	
2.6	Hoang Thanh Hoa		Father-in-law					0	0.00	
2.7	Nguyen Thi My		Mother-in-law					0	0.00	
2.8	Sunshine Homes Development Joint Stock Company	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation	Company of which the Reporter is the Manager					0	0.00	

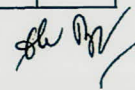


No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
2.9	SmartMind Securities Joint Stock Company (Formerly known as: KS Securities Joint Stock Company)	Sunshine Homes Development Joint Stock Company	Company of which the Reporter is the Manager					0	0.00	
2.10	Minh Long General Import-Export Investment Joint Stock Company	Smartmind Securities Joint Stock Company	Company of which the related person is the Manager and the equity owner					0	0.00	
2.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
3	Kim Minh Tuan		Independent member of the Board of Directors					0	0.00	
3.1	Do Thu Ha		Wife					0	0.00	
3.2	Nguyen Kim Binh		Father					0	0.00	
3.3	Nguyen Thi Ngoc		Mother					0	0.00	
3.4	Do Thai		Father-in-law					0	0.00	
3.5	Nguyen Thi Thanh		Mother-in-law					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
3.6	Kim Quang Huy		Biological child					0	0.00	
3.7	Kim Anh Kiet		Biological child					0	0.00	
3.8	Kim Nhuy		Older sister					0	0.00	
3.9	Kim Anh Tai		Older brother					0	0.00	
3.10	Kim Trong Tue		Older brother					0	0.00	
3.11	Kim Thi Thanh Nhan		Younger sister					0	0.00	
3.12	Tan Tay Do Seafood Services Joint Stock Company		Company of which the related person is the Manager and the equity owner					0	0.00	
3.13	Khai An Investment and Trading Company Limited		Company of which the related person is the Manager and the equity owner					0	0.00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
3.14	Bao Kim Tourism and Trading Joint Stock Company		Company of which the related person is the Manager and the equity owner					0	0.00	
3.15	Cat Loi Joint Stock Company		Company of which the related person is the Controller					0	0.00	
3.16	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
4	Nguyen Thi Thanh Huong		Member of Board of Directors					0	0.00	
4.1	Nguyen Manh Hung		Husband					0	0.00	
4.2	Nguyen Thi Ha Linh		Biological child					0	0.00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
4.3	Nguyen Phan Anh		Biological child					0	0.00	
4.4	Nguyen Minh Loan		Father					0	0.00	
4.5	Nguyen Thi Bich Tram		Mother					0	0.00	
4.6	Nguyen Van Loi		Father-in-law					0	0.00	
4.7	Phan Thuy Lan		Mother-in-law					0	0.00	
4.8	Nguyen Thi Thanh Huong		Older sister					0	0.00	
4.9	Pham Manh Cuong		Brother-in-law					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
4.10	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
5	Bui Thanh Hai		Member of Board of Directors					0	0.00	
5.1	Ho Kim Bac Ai		Wife					0	0.00	
5.2	Bui Ho Hai Dang		Son					0	0.00	
5.3	Bui Ho Hai Yen		Daughter					0	0.00	
5.4	Bui Ho Hai Duong		Son					0	0.00	
5.5	Bui Van Phan		Father					0	0.00	
5.6	Pham Thi Day		Mother					0	0.00	
5.7	Bui Tien Dung		Older brother					0	0.00	
5.8	Nguyen Thi Lan		Sister-in-law					0	0.00	
5.9	Bui Thanh Sang		Older brother					0	0.00	
5.10	Bui Thi Tuyet Nga		Older sister					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
5.11	Dinh Van Hoai		Brother-in-law					0	0.00	
5.12	Ho Thai Bach		Father-in-law					0	0.00	
5.13	Nguyen Thi Hue		Mother-in-law					0	0.00	
5.14	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
6	Le Khac Gia Bao		Member of Board of Directors					0	0.00	
6.1	Mai Phuong Ngan		Wife					0	0.00	
6.2	Le Mai Gia Duc		Biological child					0	0.00	
6.3	Le Mai Quynh Anh		Biological child					0	0.00	
6.4	Le Khac Tinh		Father					0	0.00	
6.5	Ton Nu Thanh Thuy		Mother					0	0.00	
6.6	Le Khac Gia Khanh		Younger brother					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
6.7	Le Khac Gia Trung		Younger brother					0	0.00	
6.8	Nguyen Thi Quynh Anh		Sister-in-law					0	0.00	
6.9	Le Nu Kha Nhu		Younger sister					0	0.00	
6.10	Nguyen Thanh Hai		Brother-in-law					0	0.00	
6.11	Mai Thanh		Father-in-law					0	0.00	
6.12	Pham Thi Phuong Loan		Mother-in-law					0	0.00	
6.13	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
7	Nguyen Cao Cuong		Member of Board of Directors					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
7.1	Dang Thi Ngoc Anh		Wife					0	0.00	
7.2	Nguyen Dang Minh Khang		Biological child					0	0.00	
7.3	Nguyen Dang Ha My		Biological child					0	0.00	
7.4	Nguyen Tien Hung		Father					0	0.00	
7.5	Nguyen Thi Dung		Mother					0	0.00	
7.6	Nguyen Quang Huy		Younger brother					0	0.00	
7.7	Dang Huu Duc		Father-in-law					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
7.8	Nguyen Thi Lan		Mother-in-law					0	0.00	
7.9	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
8	Nguyen Thuy Nguyen		Independent member of the Board of Directors					1,862,940	0.51	
8.1	Hoang Vu Dat		Husband					0	0.00	
8.2	Hoang Anh Khoa		Biological child					0	0.00	
8.3	Hoang Khanh Huyen		Biological child					0	0.00	
8.4	Nguyen Van Lien		Father					0	0.00	
8.5	Tran Thi Nga		Mother					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
8.6	Nguyen Thuy Co		Older sister					0	0.00	
8.7	Tran Thanh Binh		Brother-in-law					0	0.00	
8.8	Vu Thi Lan		Father-in-law					0	0.00	
8.9	Hoang Quang Huy		Mother-in-law					0	0.00	
8.10	SmartMind Securities Joint Stock Company (Formerly known as: KS Securities Joint Stock Company)		Company of which the Reporter is the Manager					0	0.00	
8.11	S.I Development Joint Stock Company		Company of which the Reporter is the Manager					0	0.00	
8.12	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
9	Nguyen Chi Hieu		Independent member of the Board of Directors					0	0.00	

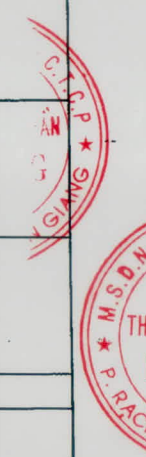
No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
9.1	Duong Quynh Anh		Wife					0	0.00	
9.2	Nguyen Tram Anh		Daughter					0	0.00	
9.3	Nguyen Chi Nam Anh		Son					0	0.00	
9.4	Nguyen Chi Thanh		Father					0	0.00	
9.5	Phan Thi Ut		Mother					0	0.00	
9.6	Duong Ngoc Lan		Father-in-law					0	0.00	
9.7	Tran Thi Bich Thuy		Mother-in-law					0	0.00	
9.8	Nguyen Huong Giang		Younger sister					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
9.9	Khuong Xuan Thao		Brother-in-law					0	0.00	
9.10	NDT Company Limited Solutions		Company of which the related person is the Manager and the equity owner					0	0.00	
9.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Company of which the Reporter is the Manager					0	0.00	
II. Board of Supervisors and related persons								0	0.00	
1	Do Thi Tuyet Trinh		Head of Supervisory Board					0	0.00	
1.1	Do Ngoc Quang		Father					0	0.00	
1.2	Tran Thi Toan		Mother					0	0.00	
1.3	Tran Bao Ngoc		Biological child					0	0.00	
1.4	Do Kim Tuyen		Older sister					0	0.00	
1.5	Do Minh Tuan		Older brother					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
1.6	Le Thi Nga		Sister-in-law					0	0.00	
1.7	Do Thi Quynh Trang		Older sister					0	0.00	
1.8	Dang Quang Tan		Brother-in-law					0	0.00	
1.9	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is the Head of Supervisory Board					0	0.00	
2	Dang Minh Quan		Board Member					0	0.00	
2.1	Dang Van My		Father					0	0.00	
2.2	Pham Ngoc Lan		Mother					0	0.00	
2.3	Duong Thi Cam Van		Step mother					0	0.00	

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No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
2.4	Nguyen Bich Huyen		Wife					0	0.00	
2.5	Dang Phuc Nhan		Biological child					0	0.00	
2.6	Dang Huu Nghia		Biological child					0	0.00	
2.7	Dang Thi Quynh Anh		Half-sister					0	0.00	
2.8	Nguyen Van Dang		Father-in-law					0	0.00	
2.9	Nguyen Thi Vang		Mother-in-law					0	0.00	
2.10	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is a member of the Board of Supervisors					0	0.00	
3	Hoang Thi Phuong		Board Member					0	0.00	
3.1	Hoang Van Xuan		Father					0	0.00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
3.2	Nguyen Thi Phung		Mother					0	0.00	
3.3	Nguyen Viet Hoang Lam		Biological child					0	0.00	
3.4	Hoang Phuong Yen		Younger sister					0	0.00	
3.5	Nguyen Ba Huyen		Brother-in-law					0	0.00	
3.6	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is a member of the Board of Supervisors					0	0.00	
4	Nguyen Thi Khanh Phuong		Board Member					0	0.00	
4.1	Nguyen Viet Anh		Husband					0	0.00	
4.2	Nguyen Anh Hoa		Biological child					0	0.00	
4.3	Nguyen Phuong Hoa		Biological child					0	0.00	
4.4	Nguyen Huu Ngoc		Father					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
4.5	Luong Thi Danh		Mother					0	0.00	
4.6	Nguyen Luong Giang		Older brother					0	0.00	
4.7	Duong Thi Huong		Sister-in-law					0	0.00	
4.8	Nguyen The Boi		Mother-in-law					0	0.00	
4.9	Ho Thi Thanh		Sister-in-law					0	0.00	
4.10	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is a member of the Board of Supervisors					0	0.00	
5	Dao Ngoc Hai		Board Member					0	0.00	
5.1	Dao Xuan Thanh		Father					0	0.00	

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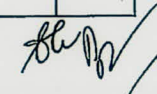
No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
5.2	Nguyen Thi Lan		Mother					0	0.00	
5.3	Nguyen Duc Khai		Father-in-law					0	0.00	
5.4	Nguyen Thi Kim Dung		Mother-in-law					0	0.00	
5.5	Nguyen Thi Thu Trang		Wife					0	0.00	
5.6	Dao Duy Anh		Biological child					0	0.00	
5.7	Dao Diep Anh		Biological child					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
5.8	Dao Nam Anh		Biological child					0	0.00	
5.9	Dao Hai Dung		Older sister					0	0.00	
5.11	KienlongBank Debt Management and Asset Exploitation Company Limited		Subsidiary of the Credit Institution of which the Reporting Person is a member of the Board of Supervisors					0	0.00	
III. Board of Executives and related persons									0.00	
1	Tran Hong Minh		Acting General Director					0	0.00	
1.1	Vu Thi Van Anh		Wife					0	0.00	
1.2	Tran Vi Khanh		Biological child					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
1.3	Tran Phuc Thanh		Biological child					0	0.00	
1.4	Tran Hanh Son		Father					0	0.00	
1.5	Bui Thi Nhung		Mother					0	0.00	
1.6	Vu Dai Quan		Father-in-law					0	0.00	
1.7	Do Thi Anh Tuyet		Mother-in-law					0	0.00	
1.8	Tran Quynh Trang		Younger sister					0	0.00	
1.9	Dang Hoai Son		Brother-in-law					0	0.00	
1.10	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	
2	Nguyen Hoang An		Deputy General Director; Chairman of the Grassroots Union					6,102	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
2.1	Trang Thi My Nhung - Hoang An Lac Trading and Service Company Limited		Wife					0	0.00	
2.2	Nguyen Thuong Thuong		Biological child					0	0.00	
2.3	Nguyen Hoang Phong		Biological child					0	0.00	
2.4	Nick Iori		Son-in-law					0	0.00	
2.5	Nguyen Kim Hoang		Father					0	0.00	
2.6	Nguyen Phung Lien		Mother					0	0.00	
2.7	Trang Van Hon		Father-in-law					0	0.00	
2.8	Vo Thi Khoi		Mother-in-law					0	0.00	
2.9	Nguyen Thi Huyen Lan		Sister					0	0.00	
2.10	Nguyen Thi Kim Trang		Sister					0	0.00	
2.11	Nguyen Thi Kim Ngan		Younger sister					0	0.00	
2.12	Nguyen Hoang Lac		Younger sibling					0	0.00	
2.13	Patrice Castaing		Brother-in-law					0	0.00	


No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
2.14	Pham Ba Hai		Brother-in-law					0	0.00	
2.15	Nguyen Van Hai		Brother-in-law					0	0.00	
2.16	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	
3	Tran Van Thai Binh		Deputy General Director cum Regional Director					103	0.00	
3.1	Nguyen Thi Huu Quyen		Wife					0	0.00	
3.2	Tran Thai Huyen		Biological child					0	0.00	



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3.3	Tran Thuy Lam		Biological child					0	0.00	
3.4	Tran Van Sau		Father					0	0.00	
3.5	Le Thi Chinh		Mother					0	0.00	
3.6	Nguyen Huu Nguyen		Father-in-law					0	0.00	
3.7	Ngo Thi Tam		Mother-in-law					0	0.00	
3.8	Tran Thi Cam Linh		Older sister					0	0.00	
3.9	Tran Xuan Vinh		Older brother					0	0.00	
3.10	Truong Ngoc Uyen		Sister-in-law					0	0.00	

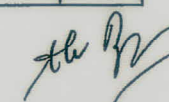
No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
3.11	Tran Le Sinh		Older brother					0	0.00	
3.12	Lam Thi Thanh Hong		Sister-in-law					0	0.00	
3.13	Tran Thi Thien Chau		Younger sibling					0	0.00	
3.14	Tran Hoang Minh		Brother-in-law					0	0.00	
3.15	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	
4	Nguyen Van Minh		Deputy General Manager					0	0.00	
4.1	Tran Thi Kieu		Mother					0	0.00	
4.2	Nguyen Van Thuong		Father					0	0.00	

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4.3	Vu Hong Yen		Wife					0	0.00	
4.4	Nguyen Thi Man		Younger sister					0	0.00	
4.5	Nguyen Van Mam		Younger brother					0	0.00	
4.6	Nguyen Minh Duc		Biological child					0	0.00	
4.7	Nguyen Thai Ha		Biological child					0	0.00	
4.8	Hoang Thuy Phuong		Brother-in-law					0	0.00	
4.9	Nguyen Thi Van		Sister-in-law					0	0.00	
4.10	Nguyen Thi Phan		Mother-in-law					0	0.00	
4.11	Vu Son Tram		Father-in-law					0	0.00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
4.12	Hoang Phuc Investment and Development Joint Stock Company		Company in which the Reporting Person owns shares; Company in which the Reporter's Related Person is a Manager					0	0.00	
4.13	FSC Informatics Electronics Joint Stock Company		Company in which the Reporting Person owns shares					0	0.00	
4.14	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	
5	Nguyen Thi Hong Van		Deputy General Manager					0	0.00	
5.1	Nguyen Van Thuc		Father					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
5.2	Do Thi Thuy Lan		Mother					0	0.00	
5.3	Dang Viet Bach		Son					0	0.00	
5.4	Nguyen Thi Anh Tuyet		Older sister					0	0.00	
5.5	Cao Viet Hung		Brother-in-law					0	0.00	
5.6	Nguyen Anh Son		Older brother					0	0.00	
5.7	Vuong My Hang		Sister-in-law					0	0.00	



No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
5.8	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	
6	Vu Dang Xuan Vinh		Chief Accountant					0	0.00	
6.1	Vu Quoc Viet		Father					0	0.00	
6.2	Dang Thi Theu		Mother					0	0.00	
6.3	Vu Quang		Older brother					0	0.00	
6.4	Tran Thi Thanh Hoa		Sister-in-law					0	0.00	
6.5	Nguyen Hong Quan		Husband					0	0.00	
6.6	Nguyen Van Sam		Father-in-law					0	0.00	

No.	Full name	Securities trading account (if any)	Position in Company/ Internal Relationship (if any)	ID card number/ CCCD/ Personal identification number/ Passport	Date of issue	Place of issue	Contact address	Number of shares at the end of the period	Share ownership ratio at the end of the period	Note
6.7	Tran Thi Thoa		Mother-in-law					0	0.00	
6.8	Nguyen Hong Duc		Biological child					0	0.00	
6.9	Nguyen Hong Phuc		Biological child					0	0.00	
6.10	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	
7	Nguyen Thanh Thuy		Corporate Governance Officer, Authorized Information Disclosure Officer					0	0.00	
7.1	Nguyen Xuan Duc		Father					0	0.00	

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7.2	Le Thi Khanh		Mother					0	0.00	
7.3	Hoang Mao		Father-in-law					0	0.00	
7.4	Ho Thi Truong		Mother-in-law					0	0.00	
7.5	Hoang Anh Tuan		Husband					0	0.00	
7.6	Hoang Viet Ha		Daughter					0	0.00	
7.7	Hoang Ngoc Mai		Daughter					0	0.00	
7.8	Nguyen Le Chien		Younger brother					0	0.00	
7.9	Nguyen Phuong Nga		Sister-in-law					0	0.00	

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7.10	Kien Long Commercial Joint Stock Bank Debt Management and Asset Exploitation Company Limited		Company of which the Reporting Person is an Insider					0	0.00	



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