

REPORT ON CORPORATE GOVERNANCE

VIET NAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK

Reporting period: 2025 (January 1, 2025 – December 31, 2025)



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1.0 GENERAL INFORMATION

Name of company:	Viet Nam International Commercial Joint Stock Bank
Address of headoffice:	1 st Floor (Ground floor) and 2 nd floor, Sailing Tower, 111A Pasteur Street, Saigon Ward, Ho Chi Minh City, Vietnam
Operation license:	The Operation License No.23/GP-NHNN dated September 19th 2022 was issued by the State Bank of Vietnam to replace the Operation License No.95/GP-NHNN dated September 28th 2018 and is valid for 99 years from the date of the initial license, i.e. January 25th 1996, which was amended under Decision No.2988/QD-NHNN dated August 14th 2025
Telephone:	(84-28) 62999039
Fax:	(84-28) 6299 9040
Website:	https://www.vib.com.vn
Email:	vib@vib.com.vn
Charter capital:	VND 34.040.057.100.000
Stock symbol:	VIB
Governance model:	General Meeting of Shareholders, Board of Directors, Board of Supervisors, General Director
The implementation of internal audit:	Implemented

2.0 GENERAL SHAREHOLDERS MEETINGS

Information on meetings, resolutions and decisions of the General Shareholders Meetings (including the resolutions of the General Meeting of Shareholders approved in the form of written comments) ("GSM"):

No.	Resolution/Decision No.	Date	Content
1	1.001.25.GSM	27.03.2025	<p>The 2025 Annual General Meeting of Shareholders ("AGM") resolution approved the following main contents:</p> <ul style="list-style-type: none">- Business results in 2024 and business plan in 2025.- Audited financial statements in 2024.- Funds allocation and profits distribution plan in 2024 including cash dividend plan of up to 7% and authorizes the Board of Directors (BOD) to decide on the tasks related to dividend distribution.- Charter capital increase plan in 2025: Increase charter capital from 29,791,278,150,000 VND to a maximum of 34,040,057,100,000 VND in the following methods: (i) Issuing shares to increase share capital from equity for existing shareholders at a maximum rate of 14% of the charter capital; (ii) Issuing bonus shares to employees at a maximum rate of 0.26% of the charter capital.- Report on corporate governance for 2024.- Report on remuneration, bonuses, other benefits, and operational budget for the BOD and Board of Supervisors (BOS) in 2024 and proposal for remuneration, bonuses, other benefits, and operational budget in 2025.- Proposal of the GSM to authorize the BOD.- Proposal of the Remedial plan expected in case of early intervention.- Reports of the BOS.- Proposal of the selection of an independent audit organization.

3.0 BOARD OF DIRECTORS

3.1 Information about the members of the Board of Directors (the BOD)

No.	Board of Directors' members	Position	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr. Dang Khac Vy	Chairman of the BOD, Non-executive member of the BOD	15.03.2023	-
2	Mr. Dang Van Son	Vice Chairman of the BOD, Non-executive member of the BOD	15.03.2023	-
3	Mr. Do Xuan Hoang	Non-executive member of the BOD	15.03.2023	-
4	Mr. Han Ngoc Vu	Executive member of the BOD	15.03.2023	-
5	Ms. Nguyen Thi Bich Hanh	Independent member of the BOD	15.03.2023	-

3.2 Meetings of the Board of Directors:

In 2025, the BOD held 65 meetings, including 04 meetings and 61 voting slips

No.	Board of Director' member	Number of meetings attended	Attendance rate	Reasons for absence
1	Mr. Dang Khac Vy	65	100%	-
2	Mr. Dang Van Son	65	100%	-
3	Mr. Do Xuan Hoang	65	100%	-
4	Mr. Han Ngoc Vu	65	100%	-
5	Ms. Nguyen Thi Bich Hanh	64	98,46%	Did not attend 01 meeting of the BOD in September due to having same schedule for another meeting

3.3 Supervising the Board of Management by the Board of Directors:

- The BOD's supervision of the Board of Management is carried out in accordance with the Charter and Internal regulations on corporate governance. The BOD always ensures the supervision of the Board of Management's operations through: (i) the mechanism of the Board of Management periodically reporting to the BOD on all aspects of the entire bank's operations at the BOD's meetings as well as reports on each specialized field, activity, and project as required by the BOD; (ii) the BOD approves the proposals and plans of the Board of Management as a basis for the Board of Management to implement management and operation activities of VIB; (iii) promulgates

internal regulations under the authority of the BOD as a basis for the Board of Management to operate the bank's operations.

- The activities of the BOD are planned and built from the beginning of the year, in accordance with VIB's business plan, so the monitoring issues are highly proactive and always updated promptly. This has supported the Board of Management in implementing business plans flexibly and quickly.
- Every quarter, the BOD holds regular meetings to update the business situation as well as review and consider the action plans of the Board of Management to ensure that the orientations set out at the General Meeting of Shareholders have been implemented correctly and in accordance with regulations. At the same time, the BOD also participates in orienting and supervising operational activities as demonstrated through the issuance of BOD's Resolutions (details in Section 3.5 of this Report).
- In the coming time, the inspection and supervision activities of the BOD will continue to be strengthened and improved through the implementation of general and comprehensive supervision in parallel with focusing on a number of specific topics; standardizing supervision and reporting work to always ensure compliance with regulations on the governance and supervision responsibilities of the BOD.

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

3.4.1 Activities of the Human Resources Committee

- From 01.01.2025 to 20.02.2025, Human Resources Committee (HRC) Term IX operated according to the Organization and Operation Regulations of the HRC No. 1001.HRC version 2021(1) issued by the BOD on 22.11.2021. From 21.02.2025 to 31.12.2025, HRC Term IX operated according to the Organization and Operation Regulations of the HRC No. 1001.HRC version 2025(1) issued by the BOD on 21.02.2025; including the following members:
 - Ms. Nguyen Thi Bich Hanh – Independent member of the BOD, Chairwoman of HRC
 - Mr. Dang Khac Vy – Chairman of the BOD, Member of the HRC
 - Mr. Do Xuan Hoang – Member of the BOD, Member of the HRC
 - Mr. Han Ngoc Vu – Member of the BOD, Member of the HRC.
- The HRC has been active and effective in making proposals and advising the BOD on key topics such as human resource planning and management, building and developing human resource policies, salary, bonus and other remuneration policies in line with business strategies and goals.
- The HRC Term IX also held 27 meetings in the first half of 2025, including voting slips method:

No.	Board of Director' member	Number of meetings attended	Attendance rate	Reasons for absence
1	Ms. Nguyen Thi Bich Hanh	26	96,29%	Did not attend 01 meeting of the HRC in September due to having same schedule for another meeting
2	Mr. Dang Khac Vy	27	100%	-
3	Mr. Do Xuan Hoang	27	100%	-
4	Mr. Han Ngoc Vu	27	100%	-

3.4.2 Activities of Risk Management Committee (RMC)

- In 2025, RMC has completed their duties in providing advise for BOD to make decisions related to risk management, include proposals on investments, transactions, changing risk policies, policies under BOD’s approval authority, risk reports submitted to the BOD including strategic risk, credit risk, market risk, liquidity risk, interest rate risk on banking book, operational risk, concentration risk, compliance risk; promptly adjustment on risk policies to align with business strategy, market movement and changes in regulations issued by State Bank of Vietnam (SBV) to ensure the sustainable development of VIB.
- From 01.01.2025 to 31.12.2025, RMC operated in accordance with the Regulation on RMC’s Organization and Operation, No. 1001.RMC version 2024(1), issued by the BOD on 24.09.2024. RMC consists of 4 members:
 - Mr. Dang Van Son – Vice Chairman of the BOD, RMC Chairman
 - Mr. Dang Khac Vy – Chairman of the BOD, Member of the RMC
 - Mr. Han Ngoc Vu – Member of the BOD, Member of the RMC
 - Ms. Nguyen Thi Bich Hanh – Member of the BOD, Member of the RMC
- In 2025, RMC has conducted 19 meetings, include in-person meetings and meetings by voting slip:

No	RMC members	Number of meeting attended	Attendance rate	Absent reason
1	Mr. Dang Van Son	19	100%	-
2	Mr. Dang Khac Vy	19	100%	-
3	Mr. Han Ngoc Vu	19	100%	-
4	Ms. Nguyen Thi Bich Hanh	18	95%	Absent 01 in-person meeting due to having same schedule for another meeting

3.5 Resolutions/Decisions of the Board of Directors:

No.	Resolution/Decision No.	Date	Content	Approval rate
1	001.25.BOD	13.01.2025	Approval on handing losses of Card & RB BNW	100%
2	002.25.BOD	21.01.2025	Approval on change of branch overseeing the transaction office in Thanh Hoa	100%
3	003.25.BOD	22.01.2025	Approval on 2024 STI policy	100%
4	004.25.BOD	23.01.2025	Approval on Report on the nomination and candidacy process for the proposed additional election to BOD term IX (2023 – 2027)	100%

5	005.25.BOD	24.01.2025	Approval on Management Report 2024	100%
6	006.25.BOD	10.02.2025	Approval on non-credit transactions between VIB and related parties	100%
7	007.25.BOD	14.02.2025	Approval on granting credit limits to FIs	100%
8	008.25.BOD	18.02.2025	Approval on 2024 audited FS under VAS	100%
9	009.25.BOD	21.02.2025	Approval on amendment and issuance of HRC regulation	100%
10	010.25.BOD	28.02.2025	Approval on AGM pack	100%
11	011.25.BOD	18.03.2025	Approval on PB Policy for 02 key positions	100%
12	012.25.BOD	18.03.2025	Approval on transaction between VIB and VIB AMC	100%
13	013.25.BOD	18.03.2025	Approval in principle of short term limit to VIB AMC	100%
14	014.25.BOD	18.03.2025	Approval on capital increase plan of VIB AMC	100%
15	015.25.BOD	17.03.2025	Approval on Annual Report	100%
16	016.25.BOD	25.03.2025	Approval on PB Policy for 02 key positions	100%
17	017.25.BOD	25.03.2025	Approval on re-appointment of Chairman and CEO of VIB AMC	100%
18	018.25.BOD	25.03.2025	Approval on assigning concurrent position of Secretary of the BOD	100%
19	1.001.25.BOD	25.03.2025	Approval on the revised content of Risk Management Policy No. 1001.RSK version 2024(3) issued on 19.12.2024 and issue Risk Management Policy No. 1001.RSK version 2025(1)	100%
20	019.25.BOD	31.03.2025	Approval on capital plan scenario period 2025-2027	100%
21	020.25.BOD	01.04.2025	Approval on amendment of VIB Operating Model	100%
22	021.25.BOD	08.04.2025	Approval on supplementation and replacement of VIB License	100%
23	022.25.BOD.1	10.04.2025	Approval on the implementation and execution of the plan to pay cash	100%

			dividends in 2024 at a rate of 7% on charter capital	
24	022.25.BOD.2	10.04.2025	Approval on the implementation and execution of the plan to increase charter capital in 2025 in the form of issuing shares to increase equity capital from equity sources for existing shareholders at a maximum rate of 14% of charter capital	100%
25	022.25.BOD.3	10.04.2025	Approval on the implementation and execution of the plan to increase charter capital in 2025 by issuing bonus shares to employees at a maximum rate of 0.26% of charter capital	100%
26	023.25.BOD	16.04.2025	Approval on SBS policy no. 1037.HRM version 2025(1)	100%
27	024.25.BOD	23.04.2025	Approval on policies regarding HR matters	100%
28	025.25.BOD	28.04.2025	Approval on granting limits to FIs	100%
29	026.25.BOD	09.05.2025	Approval on granting credit limits to FIs	100%
30	027.25.BOD	21.05.2025	Approval on the budget to use Microsoft Azure cloud computing services from June 2025 to May 2028	100%
31	028.25.BOD	26.05.2025	Approval on amendment of VIB Operating Model	100%
32	029.25.BOD	28.05.2025	Approval on the RHC Charter amendment & RHC personal update	100%
33	030.25.BOD	16.06.2025	Approval on remedial plans expected in case of early intervention	100%
34	031.25.BOD	16.06.2025	Approval on VIB audited financial statement under IFRS	100%
35	032.25.BOD	19.06.2025	Approval on ESOP policy & list of ESOP staff	100%
36	033.25.BOD	25.06.2025	Approval on termination of 1017.RSK.2024(1)	100%
37	1.002.25.BOD.1	30.06.2025	Approval on the revised content of the Regulation on Operational Model at VIB No. 1002.HRM version 2025(3) issued on 01.6.2025 and issue the Regulation	100%

on Operational Model at VIB No. 1002.HRM version 2025(4)				
38	1.002.25.BOD.2	30.06.2025	Approval of personnel adjustment plan for the role of Director of Retail Banking Division	100%
39	1.002.25.BOD.3	30.06.2025	Approval of appointment of Deputy General Director and Director of Cards & Unsecured Loans, and Head of Retail Banking	100%
40	1.002.25.BOD.4	30.06.2025	Approval on the plan for personnel arrangement in charge of the role of CFO	100%
41	1.002.25.BOD.5	30.06.2025	Approval of support regime for S.DCEO	100%
42	034.25.BOD.1	04.07.2025	Approval on official date to finalize the shareholder list for bonus shares	100%
43	034.25.BOD.2	04.07.2025	Approval on the employee list for ESOP issuance	100%
44	035.25.BOD	04.07.2025	Approval on the amendment of VIB's stamp	100%
45	036.25.BOD	15.07.2025	Approval on amendment of VIB Operating Model	100%
46	037.25.BOD	24.07.2025	Approval on policies regarding HR matters	100%
47	038.25.BOD	24.07.2025	Approval on handling odd shares	100%
48	039.25.BOD	24.07.2025	Approval on list of ESOP staff	100%
49	040.25.BOD	29.07.2025	Approval on audited FS 1H 2025 under VAS	100%
50	041.25.BOD	29.07.2025	Approval on Management Report 1H 2025	100%
51	042.25.BOD	31.07.2025	Approval on issuance of the GSM organization policy	100%
52	043.25.BOD	06.08.2025	Approval on the amendment of VIB Business License	100%
53	044.25.BOD	08.08.2025	Approval on VIB 2025 Basic Salary Adjustment Policy	100%
54	045.25.BOD	20.08.2025	Approval on granting credit limit for FIs	100%

55	046.25.BOD	20.08.2025	Approval on the issuance of valuable paper	100%
56	047.25.BOD	21.08.2025	Approval on recruitment & appointment to the position of Head of BNW	100%
57	048.25.BOD	29.08.2025	Approval on TEI	100%
58	049.25.BOD	12.09.2025	Approval on Plan of Tier 2 Capital Bond Issuance	100%
59	050.25.BOD	25.09.2025	Approval on VIB Financial Regulation	100%
60	1.003.25.BOD.1	25.09.2025	Acknowledging the CEO's report and agreeing to authorize the CEO to sign and issue directives to relevant departments and the official response regarding the Inspection Conclusion dated 05.8.2025	100%
61	1.003.25.BOD.2	25.09.2025	Approve the plan for signing the tripartite agency contract and cooperation agreement	100%
62	051.25.BOD	07.10.2025	Approval on policies regarding HR matters	100%
63	052.25.BOD	07.10.2025	Approval on policies regarding Risk matters	100%
64	053.25.BOD	01.12.2025	Approval on amendment of VIB Operating Model	100%
65	054.25.BOD	05.12.2025	Approval on granting credit limit to customer	100%
66	055.25.BOD	09.12.2025	Approval on contracts & transactions of TRS	100%
67	056.25.BOD	17.12.2025	Approval on VIB AMC capital increase	100%
68	057.25.BOD	18.12.2025	Approval on re-granting credit limit to FIs	100%
69	058.25.BOD	25.12.2025	Approval in Principle of Change to Prudential's Deposit Structure	100%
70	059.25.BOD.1	26.12.2025	Approval of allowances for independent members of the Board of Directors in 2025	100%

71	059.25.BOD.2	26.12.2025	Approval granted for the extension of the basic salary support package for the S.DCEO	100%
72	059.25.BOD.3	26.12.2025	Approval of the appointment to the position of Assistant to the Board of Directors	100%
73	060.25.BOD	30.12.2025	Approval on amendment of Risk Management Policy	100%
74	061.25.BOD	31.12.2025	Approval on Executing the Amendment to the Cooperation Agreement with Partner	100%

4.0 BOARD OF SUPERVISORS

4.1 Information about members of Board of Supervisors (BOS)

No.	Members of BOS	Position	The date becoming/ceasing to be the member of the BOS	Qualification
1	Ms. Nguyen Thuy Linh	Head of Board of Supervisors	15.06.2023	Bachelor and Certificate of Proficiency in Internal Audit by CMA Australia
2	Mr. Dao Quang Ngoc	Member of Board of Supervisors	15.03.2023	MBA
3	Ms. Nguyen Luong Thi Bich Thuy	Member of Board of Supervisors	15.03.2023	Bachelor

4.2 Meetings of Board of Supervisors

In 2025, BOS had organized 11 meetings, including 04 in-person meetings and 07 meetings by voting slips.

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms. Nguyen Thuy Linh	11	100%	100%	-
2	Mr. Dao Quang Ngoc	11	100%	100%	-
3	Ms. Nguyen Luong Thi Bich Thuy	11	100%	100%	-

4.3 Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors

- BOS, through internal audit activities, conducts periodic and continuous monitoring to evaluate the compliance with legal regulations, internal regulations, the Charter, and the Resolutions and Decisions of the GMS and the BOD.
- Supervising, evaluating the execution results of CEO and Board of Management (BOM) in organizing, implementing, and putting into practice the BOD's Resolutions, internal regulations, directives issued by CEO and BOM with respect to the internal control (IC) system and risk management through executing audit activities towards policies, processes, functions at Head Office, as well as audit on senior management oversight following requirements at Circular 13/2018/TT-NHNN dated 18.05.2018 of the State Bank of Vietnam (SBV) and its amending and supplementing documents.
- Coordinating and supervising the effectiveness of post-inspection, examination, and audit, ensuring that remedial actions for recommendations from the SBV, independent auditors, and Internal Audit (IA) related to the CEO and BOM are implemented in full compliance with requirements.
- Strictly monitoring financial results, monitoring compliance with regulations related to credit granting to subsidiaries, affiliates, and entities listed under Circular No. 22/2019/TT-NHNN dated 15.11.2019 and its amending and supplementing documents.

- Supervising the implementation process and outcomes of the BOD in response to requirements from GMS, state regulatory authorities, independent auditors, and IA related to the BOD's activities, ensuring that resolutions of GMS and recommendations from SBV, independent auditors, and IA are fully and properly implemented in accordance with requirements.
- Evaluating the executive performance of the CEO and the BOM through results of senior management oversight over Divisions, monitoring the implementation of risk limits aligned with the BOD's risk appetite, and monitoring the issuance of internal regulations within authority.
- Assessing the adequacy of emerging risks identified during the control and business execution process within the risk appetite framework approved by the BOD; promptly detecting control weaknesses and proposing appropriate corrective actions.
- Constant monitoring material activities, limits, and indicators in accordance with laws, internal regulations, and resolutions/decisions of the GMS and BOD by enhancing off-site monitoring functions for IA and issuing regulations on the methodology and procedures for off-site monitoring of VIB's relevant activities.
- Continuously directing IA to strengthen oversight and management of centralized credit risk as required SBV, through monthly reviews and analyses of the Top 100 highest outstanding credit customers at VIB in order to evaluate compliance with credit-granting procedures and relevant internal regulations, detect early warning signs and recommend control measures.
- Participating in the quarterly BOD's meetings to stay informed and provide input on the BOD Resolutions.
- Periodically compiling a list of shareholders holding 01% or more of the VIB's charter capital and related persons of members of the BOD, members of the BOS, the CEO, shareholders holding 01% or more of the VIB's charter capital; maintaining and updateing changes to this list in accordance with the law.

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

- The coordination mechanism among the BOS, the BOD, and the BOM ensures full compliance with legal regulations as well as VIB's internal regulations, with a focus on the common goal of safe and sustainable growth for VIB. The BOD and the BOM have created favorable conditions for the full and comprehensive execution of the BOS's functions and duties as required by law and the Regulation on Organization and Operation. The BOS has been fully informed and regularly updated on the BOD's strategic direction, the BOD's high-level supervision of the CEO, and the CEO's supervision over the Divisions. The BOS has participated in discussions and provided input during the BOD meetings. Its recommendations and proposals have been seriously considered, and the BOD and the CEO have directed relevant units to implement them accordingly.
- Regarding senior management at VIB, the BOS, through activities of the IAC, engages in regular interactions at IC forums and holds direct discussions when issues arise concerning VIB's IC system.

4.5 Other activities of the Board of Supervisors (if any)

- Regularly supervising VIB's financial results, changes in accounting and financial policies, and key accounts that impact VIB's business performance. Reviewing the semi-annual and annual financial statements;
- Supervising the approval of credit granting (except cases where credit is not granted according to current legal regulations) for VIB's subsidiaries, affiliates, major shareholders, members of BOD, members of BOS, executives, other management positions at VIB, and their related persons

- Developing a monitoring mechanism for the approval and execution of investment projects, purchases and sales of fixed assets, contracts, and other transactions under the authority of GMS and BOD.
- Directing IAC to continue enhancing and upgrading, and integrating AI into the internal audit system (IA System 2.0), automating 100% of audit procedures and optimizing the audit process.
- Amending and supplementing regulations on internal audit methodology and procedures applied to retail banking audit, corporate customer audit, and head office functions audit.
- Directing the development and issuance of Internal Audit handbook to provide detailed guidance on procedures, methodologies, tools, templates, and audit standards, enabling auditors to carry out their work systematically and consistently, ensuring the efficiency of IA functions.
- Organizing AML audit training programs for IA's auditors.
- Coordinating with the Steering Committee for Anti-Corruption, Negativity, and Crime Prevention (AFC) in implementing related initiatives throughout the system.
- Approving and signing periodic anti-corruption reports and reports on cases with indications of criminal violations as required by the SBV.
- Working with independent auditors in the audit of VIB's financial statements.
- Interacting with the SBV inspectorate and other competent state agencies.

5.0 BOARD OF MANAGEMENT

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment/ dismissal
1	Han Ngoc Vu - CEO	19.05.1965	Master of Business Administration Bachelor of International Relations	25.11.2013 01.10.2023 (reappointment)
2	Tran Nhat Minh - Deputy CEO	01.04.1972	Ph.D in Telecommunications Systems and Networks Master of Strategic Management Automation Control Engineer for Energy Systems	15.06.2012
3	An Thanh Son - Deputy CEO	25.05.1971	Master of Business Administration Bachelor of Economic Law Engineer of Economics of Sea Transport Lawyer	14.08.2013
4	Ho Van Long - Deputy CEO	19.10.1976	Bachelor of Finance and Credit Association of Chartered Certified Accountants	12.10.2016
5	Nguyen Xuan Dung - Deputy CEO	31.05.1970	Bachelor of Finance and Credit	01.04.2025
6	Nguyen Thi Mong Tuong - Deputy CEO	24.04.1986	Bachelor of Finance and Banking Advance Studies In Finance, Univeristy of California, San Diego	01.06.2025

6.0 CHIEF ACCOUNTANT

Name	Date of birth	Qualification	Date of appointment/ dismissal
Pham Thi Minh Hue	08.08.1983	Bachelor of Banking Auditing, Banking Academy Chief Accountant Certification, Academy of Finance	21.03.2019

7.0 TRAINING COURSES ON CORPORATE GOVERNANCE

In 2025, the Management has actively participated in various training programs designed to equip them with the necessary knowledge and skills as follows:

Item	Training/Workshop	Audience	# Participant
Governance	Product Management and Banking Operations	Executives Managers (Members of the BOD, Members of the BOS, CEO and other Managers)	1,627
	MFM – VIB’s Master Frame Methodology	Executives Managers & Middle Managers	478
	Conference to launch the nationwide movement for “Innovation, Creativity, and Digital Transformation” in the banking sector - SBV	Executives	1
	Digital transformation training program - MIT management executive education	Executives Managers	1
	AI summit 2025 workshop - generative AI in action	Managers	29
	Customer data summit 2025 - Program on enhancing strategic leadership capabilities in the data-driven era	Managers	6
	CIO Summit 2025 – AI driven leadership in action	Managers	9
	Workshop enhancing excellence customer service experience	Managers	562
	Effective leadership development training program for SME Division	Managers	25
	M365 Copilot prompt-a-thon workshop organized in collaboration with Microsoft	Managers	23
	Vietnam Banking Outlook Workshop	Managers	2
	Workshop on building trust and innovation in the cloud, AI and data era	Managers	2
	Product management - Kellogg executive education	Managers	8
	Digital marketing training program - Kellogg executive education	Managers	1

	Workshop on Navigating AI advances and risks in banking sector	Managers	50
	Workshop on digital transformation: lesson learnt from the phenomenal story of DBS	Managers	48
	Workshop on enhancing digital transformation capabilities and mindset in the banking sector	Managers	94
	Workshop on Applied AI & Working Backwards	Managers	21
	Overview of AI in the banking sector	Managers	150
	Workshop on Applying the 2023 Law on digital transactions to digital banking operations	Managers	10
	The bank management program 2025-2026 (ATTF Luxembourg) and Swiss Bank Executive's training program - SECO 2025-2027 (Switzerland)	Managers	11
Talent development	Manager development program 2024-2025 for WB	Potential Managers - WB	36
	Manager development program 2024-2025 for RB	Potential Managers - RB	52
	Digital literacy capability building programs (DCB)	Managers	1,673

8.0 THE LIST OF AFFILIATED PERSONS OF VIB (ANNUAL REPORT) AND TRANSACTIONS OF AFFILIATED PERSONS

8.1 The list of affiliated persons of VIB

Details are according to attached Appendix 01.

8.2 Transactions between VIB and its affiliated persons or between VIB and its major shareholders, internal persons and their affiliated persons.

Details are according to attached Appendix 02.

8.3 Transaction between internal persons of VIB, affiliated persons of these internal persons and the VIB's subsidiaries or companies in which VIB takes controlling power.

No transactions.

8.4 Transactions between VIB and other related objects

8.4.1 Transactions between VIB and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting)

Details are according to attached Appendix 03.

8.4.2 Transactions between VIB 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)

Details are according to attached Appendix 04.

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

No transactions.

9.0 VIB SHARE TRANSACTIONS OF INTERNAL PERSONS AND THEIR AFFILIATED PERSONS

9.1 The list of internal persons and their affiliated persons

Details are according to attached Appendix 05.

9.2 VIB share transactions of internal persons and their affiliated persons

Details are according to attached Appendix 06.

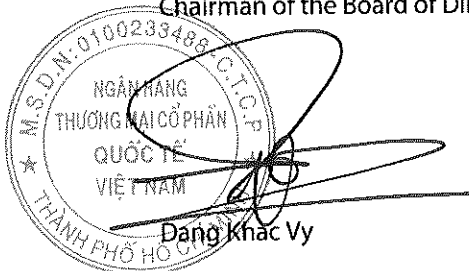
10.0 OTHER SIGNIFICANT ISSUES

No issue.

This Report is made in Vietnamese and English. In case of any difference between the English and Vietnamese versions, the Vietnamese version shall prevail.

Ho Chi Minh, January 29th, 2026

Chairman of the Board of Directors



Recipients:

- SSC;
- VNX, HOSE, HNX;
- BOD; BOS;
- Archived: ESD, BOD's office.

Appendix 01. The list of affiliated persons of VIB

No.	Name of organization/ individual	Securities trading account (if any)	Position at VIB	No.	Date of issue	Place of issue	Address	Time of starting to be affiliated person of VIB/ internal persons	Time of ending to be affiliated person of VIB/ internal persons	Reasons (When changes occur in sections 9 and 10)	Relationship with internal persons
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Dang Khac Vy	-	Chairman of BOD	-	-	-	-	14.02.1996	-	-	-
1.1	Tran Thi Thao Hien	-	-	-	-	-	-	14.02.1996	-	-	Wife
1.2	Pham Thi Nguyet	-	-	-	-	-	-	14.02.1996	-	-	Mother
1.3	Tran Bau	-	-	-	-	-	-	14.02.1996	-	-	Father-in-law
1.4	Nguyen Thi Nhat Thao	-	-	-	-	-	-	14.02.1996	-	-	Mother-in-law
1.5	Dang Quang Tuan	-	-	-	-	-	-	29.12.1998	-	-	Son
1.6	Dang Diem Linh	-	-	-	-	-	-	22.11.2004	-	-	Daughter
1.7	Dang Khac Mao	-	-	-	-	-	-	14.02.1996	-	-	Older Brother

1.8	Dang Khac Chien	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.9	Dang Khac Dien	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.10	Dang Khac Dung	-	-	-	-	-	-	14.02.1996	-	-	Older Brother
1.11	Dang Thi Hien	-	-	-	-	-	-	14.02.1996	-	-	Older Sister
1.12	Dang Thi Huong	-	-	-	-	-	-	14.02.1996	-	-	Older Sister
1.13	Nguyen Kim Cuong	-	-	-	-	-	-	08.09.2016	-	-	Brother-in-law
1.14	Nguyen Thi Cuc	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.15	Dinh Thi Liem	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.16	Hoang Thi Linh	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.17	Le Thi Hue	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.18	Dang Thi Loan	-	-	-	-	-	-	14.02.1996	-	-	Sister-in-law
1.19	IDL Co.,Ltd	-	-	0105333567	15.01.2018	Department of Planning and Investment of Ha Noi	10th Floor Pacific Place, 83B Ly Thuong Kiet, Cua Nam ward Hanoi, Vietnam	27.05.2011	-	-	Brother has the controlling interest

1.20	Nha vuon sinh thai JSC	-	-	2901247662	18.12.2013	Department of Planning and Investment of Nghe An Province	Hamlet 7, Dong Loc Commune, Nghe An Province, Vietnam	25.05.2010	-	-	Brother has the controlling interest
2	Dang Van Son	-	Vice Chairman of BOD	-	-	-	-	24.03.2007	-	-	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	24.03.2007	-	-	Wife
2.2	Dang Ngoc Tam	-	-	-	-	-	-	24.03.2007	-	-	Father
2.3	Phan Thi Ngan	-	-	-	-	-	-	24.03.2007	-	-	Mother
2.4	Dang Dinh Thieu	-	-	-	-	-	-	24.03.2007	-	-	Father-in-law
2.5	Nguyen Thi Quynh Luu	-	-	-	-	-	-	24.03.2007	-	-	Mother-in-law
2.6	Dang Minh Ngoc	-	-	-	-	-	-	24.03.2007	-	-	Daughter
2.7	Dang Minh Trang	-	-	-	-	-	-	24.03.2007	-	-	Daughter
2.8	Dang Ngoc Sam	-	-	-	-	-	-	24.03.2007	-	-	Older Brother

2.9	Dang Ngoc Mien	-	-	-	-	-	-	24.03.2007	-	-	Older Brother
2.10	Dang Van Ke	-	-	-	-	-	-	24.03.2007	-	-	Older Brother
2.11	Dang Thi Tam	-	-	-	-	-	-	24.03.2007	-	-	Older Sister
2.12	Dang Thi Thom	-	-	-	-	-	-	24.03.2007	-	-	Older Sister
2.13	Dang Ngoc Thuy	-	-	-	-	-	-	24.03.2007	-	-	Younger brother
2.14	Vu Thi Hue	-	-	-	-	-	-	24.03.2007	-	-	Sister-in-law
2.15	Dinh Thi Thanh Ky	-	-	-	-	-	-	24.03.2007	-	-	Sister-in-law
2.16	Phan Thi Len	-	-	-	-	-	-	24.03.2007	-	-	Sister-in-law
2.17	Xuan Thi Ha	-	-	-	-	-	-	24.03.2007	-	-	Sister-in-law
3	Do Xuan Hoang	-	Member of BOD	-	-	-	-	05.03.2005	-	-	-
3.1	Luu Thi Trinh Thao	-	-	-	-	-	-	05.03.2005	-	-	Wife
3.2	Do Xuan Thu	-	-	-	-	-	-	05.03.2005	-	-	Father
3.3	Nguyen Hoang Giang	-	-	-	-	-	-	05.03.2005	-	-	Mother

3.4	Luu Dinh Thanh	-	-	-	-	-	-	05.03.2005	-	-	Father-in-law
3.5	Nguyen Thi Thu Hien	-	-	-	-	-	-	05.03.2005	-	-	Mother-in-law
3.6	Do Thu Giang	-	-	-	-	-	-	05.03.2005	-	-	Daughter
3.7	Do Xuan Son	-	-	-	-	-	-	05.03.2005	-	-	Son
3.8	Do Xuan Viet	-	-	-	-	-	-	05.03.2005	-	-	Son
3.9	Do Xuan Ha	-	-	-	-	-	-	05.03.2005	-	-	Younger Sister
3.10	Anonie Co., Ltd	-	-	5001087	20.08.2016	USA	Kings, 175 Varick, New York, USA	20.08.2016	-	-	Daughter has the controlling interest
4	Han Ngoc Vu	-	CEO Member of BOD Legal Representative	-	-	-	-	28.11.2006	-	-	-
4.1	Thach Le Anh	-	-	-	-	-	-	28.11.2006	-	-	Wife
4.2	Vu Thuy Mai	-	-	-	-	-	-	28.11.2006	-	-	Mother
4.3	Le Thuc Khanh	-	-	-	-	-	-	28.11.2006	-	-	Mother-in-law

4.4	Han Ngoc Tuan Linh	-	-	-	-	-	-	28.11.2006	-	-	Son
4.5	Han Ngoc Linh Chi	-	-	-	-	-	-	28.11.2006	-	-	Daughter
4.6	Han Mai Huong	-	-	-	-	-	-	28.11.2006	-	-	Younger Sister
4.7	Nguyen Quoc Nghi	-	-	-	-	-	-	28.11.2006	-	-	Brother-in-law
4.8	Hoang Thanh Tra	-	-	-	-	-	-	06.12.2019	-	-	Daughter-in-law
5	Nguyen Thi Bich Hanh	-	Independent member of BOD	-	-	-	-	15.03.2023	-	-	-
5.1	Dang Thi Bich Dao	-	-	-	-	-	-	15.03.2023	-	-	Mother
5.2	Nguyen Phuoc Vinh Thien	-	-	-	-	-	-	15.03.2023	-	-	Son
5.3	Nguyen Ngoc Quynh Phuong	-	-	-	-	-	-	15.03.2023	-	-	Daughter
5.4	Nguyen Trong Bich	-	-	-	-	-	-	15.03.2023	-	-	Younger Brother
5.5	Nguyen Thi Mai Lan	-	-	-	-	-	-	15.03.2023	-	-	Younger Sister

5.6	Hoa Ngoc Duong	-	-	-	-	-	-	15.03.2023	-	-	Brother-in-law
5.7	Vu Thi Thu Hien	-	-	-	-	-	-	15.03.2023	-	-	Sister-in-law
5.8	Thien Duc Service Joint Stock Company	-	-	0104079822	29.09.2022	Hanoi Department of Planning and Investment	No. 20, Lane 69, Xuan La Street, Nghia Do Ward, Hanoi City, Vietnam	15.03.2023	-	-	Mrs. Nguyen Thi Bich Hanh has the controlling interest
5.9	Viet Knowledge Development Joint Stock Company	-	-	0104807020	29.04.2022	Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan Street, Tam Hiep Ward, Dong Nai Province	09.12.2024	-	-	Mrs. Nguyen Thi Bich Hanh has the controlling interest
5.10	Thien Duc Loc Co., Ltd	-	-	1101901683	27.06.2024	Department of Planning and Investment of Long An province	Duc Ngai 2 Hamlet, Hau Nghia Commune, Tay Ninh Province	27.06.2024	-	-	Sister-in-law has the controlling interest
6	Nguyen Thuy Linh	-	Head of BOS	-	-	-	-	15.06.2023	-	-	-
6.1	Vu Duc Trung	-	-	-	-	-	-	15.06.2023	-	-	Husband
6.2	Nguyen Van Hoa	-	-	-	-	-	-	15.06.2023	-	-	Father

6.3	Nguyen Thi Tuyet Nga	-	-	-	-	-	-	15.06.2023	Mother
6.4	Vu Minh Anh	-	-	-	-	-	-	15.06.2023	Father-in-law
6.5	Nguyen Thi Loan	-	-	-	-	-	-	15.06.2023	Mother-in-law
6.6	Vu Ngoc Bao Quyen	-	-	-	-	-	-	15.06.2023	Daughter
6.7	Vu Ngoc Chau Anh	-	-	-	-	-	-	15.06.2023	Daughter
6.8	Nguyen Huy Lam	-	-	-	-	-	-	15.06.2023	Younger Brother
7	Dao Quang Ngoc	-	Full-time Member of BOS	-	-	-	-	15.06.2023	-
7.1	Tuong Thi Kim Yen	-	-	-	-	-	-	15.06.2023	Wife
7.2	Nguyen Thi Ninh	-	-	-	-	-	-	15.06.2023	Mother
7.3	Tuong Duy Tien	-	-	-	-	-	-	15.06.2023	Father-in-law
7.4	Le Thi Lan	-	-	-	-	-	-	15.06.2023	Mother-in-law

7.5	Dao Nhat Minh	-	-	-	-	-	-	15.06.2023	Son
7.6	Dao Viet Dung	-	-	-	-	-	-	15.06.2023	Older Brother
7.7	Dao Anh Diep	-	-	-	-	-	-	15.06.2023	Older Brother
7.8	Pham Hai Yen	-	-	-	-	-	-	15.06.2023	Sister-in-law
7.9	Phung Bao Quyen	-	-	-	-	-	-	15.06.2023	Sister-in-law
8	Nguyen Luong Thi Bich Thuy	-	Full-time Member of BOS	-	-	-	-	25.04.2013	-
8.1	Nguyen Khiem Cuong	-	-	-	-	-	-	25.04.2013	Husband
8.2	Nguyen Van Luan	-	-	-	-	-	-	25.04.2013	Father
8.3	Luong Thi Mai	-	-	-	-	-	-	25.04.2013	Mother
8.4	Luong Thi Bich Nga	-	-	-	-	-	-	25.04.2013	Older Sister
8.5	Nguyen Dinh Duong	-	-	-	-	-	-	25.04.2013	Brother-in-law
8.6	Nguyen Luong Thi Bich Ha	-	-	-	-	-	-	25.04.2013	Younger Sister

9	Ho Van Long	-	Deputy CEO ("DCEO") CFO	-	-	-	-	12.10.2016	-
9.1	Ngo Minh Hien	-	-	-	-	-	-	12.10.2016	Wife
9.2	Phan Bich Tram	-	-	-	-	-	-	12.10.2016	Mother
9.3	Ngo Viet Son	-	-	-	-	-	-	12.10.2016	Father-in-law
9.4	Vo Thi Kim Dung	-	-	-	-	-	-	12.10.2016	Mother-in-law
9.5	Ho Bao Truc	-	-	-	-	-	-	12.10.2016	Daughter
9.6	Ho Huy Duc	-	-	-	-	-	-	12.10.2016	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	12.10.2016	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	12.10.2016	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	12.10.2016	Brother-in-law
9.10	Ngo Viet Hung	-	-	-	-	-	-	12.10.2016	Brother-in-law
9.11	Cao Kim Phuong	-	-	-	-	-	-	12.10.2016	Sister-in-law
10	Tran Nhat Minh	-	DCEO	-	-	-	-	15.06.2012	-

10.1	Nguyen Le Hien Vy	-	-	-	-	-	-	21.12.2023	Wife		
10.2	Tran Bau	-	-	-	-	-	-	15.06.2012	Father		
10.3	Nguyen Thi Nhat Thao	-	-	-	-	-	-	15.06.2012	Mother		
10.4	Nguyen Chien	-	-	-	-	-	-	21.12.2023	Father-in-law		
10.5	Le Thi Nga	-	-	-	-	-	-	21.12.2023	Mother-in-law		
10.6	Tran Minh Hoang	-	-	-	-	-	-	15.06.2012	Son		
10.7	Tran Minh Dang Daniel	-	-	-	-	-	-	15.06.2012	Son		
10.8	Tran Minh Quang Kevin	-	-	-	-	-	-	15.06.2012	Son		
10.9	Tran Ngoc Anh Anna	-	-	-	-	-	-	15.05.2015	Daughter		
10.10	Tran Nguyen Vy Anh	-	-	-	-	-	-	07.08.2024	Daughter		
10.11	Tran Thi Thao Hien	-	-	-	-	-	-	15.06.2012	Younger Sister		
10.12	Dang Khac Vy	-	-	-	-	-	-	15.06.2012	Brother-in-law		
10.13	Aquagri Company Limited			0318137398	31.10.2023	Department of Planning and	Serepok Tower, 56 Nguyen Dinh	21.12.2023	-	-	Mr. Tran Nhat Minh's wife holds a

						Investment of HCMC	Chieu, Tan Dinh ward, HCMC			controlling stake, influencing the company's decision- making
11	An Thanh Son	-	DCEO	-	-	-	-	21.06.2004		-
			Person in charge of corporate governance							
11.1	Phan Dang Nhu Hoa	-	-	-	-	-	-	21.06.2004		Wife
11.2	An Van Tinh	-	-	-	-	-	-	21.06.2004		Father
11.3	Luu Thi Dung	-	-	-	-	-	-	21.06.2004		Mother
11.4	Phan Doan Nhue	-	-	-	-	-	-	21.06.2004		Father-in- law
11.5	Dang Thuc Minh Hang	-	-	-	-	-	-	21.06.2004		Mother-in- law
11.6	An Thanh Nhu Ngoc	-	-	-	-	-	-	21.06.2004		Daughter
11.7	An Phan Ngoc Nhi	-	-	-	-	-	-	21.06.2004		Daughter
11.8	An Duc Phu	-	-	-	-	-	-	18.04.2008		Son
11.9	An Thi Thu Huong	-	-	-	-	-	-	21.06.2004	19.02.202 5	Has died Older Sister

11.10	An Thi Van Chi	-	-	-	-	-	-	21.06.2004	Older Sister
11.11	An Thi Ngoc Diep	-	-	-	-	-	-	21.06.2004	Older Sister
11.12	Bui Duc Hung	-	-	-	-	-	-	21.06.2004	Brother-in-law
11.13	Dao Van Ngan	-	-	-	-	-	-	21.06.2004	Brother-in-law
11.14	SH Legal Vietnam Co. Ltd.	-	-	01071084	25.05.2015	Hanoi Department of Justice	No 4/28 Ong Ich Khiem, Ba Dinh ward, Hanoi	25.05.2015	Mr. An Thanh Son is the Chairman of the Board of Lawyers
12	Nguyen Thi Mong Tuong	-	DCEO	-	-	-	-	01.06.2025	-
12.1	-	-	-	-	-	-	-	01.06.2025	Mother
12.2	-	-	-	-	-	-	-	01.06.2025	Older brother
13	Nguyen Xuan Dung	-	DCEO	-	-	-	-	01.04.2025	-
13.1	Nguyen Hai Yen	-	-	-	-	-	-	01.04.2025	Wife
13.2	Nguyen Xuan Dong	-	-	-	-	-	-	01.04.2025	Father

13.3	Hoang Thi Ngan	-	-	-	-	-	-	01.04.2025	Mother
13.4	Nguyen Minh Chau	-	-	-	-	-	-	01.04.2025	Father-in-law
13.5	Tran Hien Luong	-	-	-	-	-	-	01.04.2025	Mother-in-law
13.6	Nguyen Thi Ngoc Mai	-	-	-	-	-	-	01.04.2025	Daughter
13.7	Nguyen Xuan Hoang	-	-	-	-	-	-	01.04.2025	Son
13.8	Nguyen Hoang Kien	-	-	-	-	-	-	01.04.2025	Younger Brother
13.9	Nguyen Hoang Cuong	-	-	-	-	-	-	01.04.2025	Younger Brother
13.10	Nguyen Thi Hoang Yen	-	-	-	-	-	-	01.04.2025	Younger Sister
13.11	Nguyen Thi Hoang Ngoc	-	-	-	-	-	-	01.04.2025	Younger Sister
13.12	Pham Thanh Hai	-	-	-	-	-	-	01.04.2025	Sister-in-law
13.13	Le Thi Thien	-	-	-	-	-	-	01.04.2025	Sister-in-law
13.14	Tran Hong Quang Duong	-	-	-	-	-	-	01.04.2025	Brother-in-law

13.15	Do Dang Binh	-	-	-	-	-	-	01.04.2025	Brother-in-law
14	Pham Thi Minh Hue	-	Chief Accountant	-	-	-	-	21.03.2019	-
15	Nguyen Minh Hue	-	Authorized person to disclose information	-	-	-	-	07.10.2024	-
16	Vietnam International Commercial Joint Stock Bank – Asset Management Company Limited (VIBAMC)	-	-	0104346676	29.12.2009 (The 1 st registration)	-	12 th floor, Coninco Tower building, No. 4 Ton That Tung street, Kim Lien ward, Hanoi	29.12.2009	Subsidiary company of VIB
					23.12.2025 (The 21 st registration of amendment)				
17	Ha Hoang Hiep	-	-	-	-	-	-	09.05.2017	Chairman of VIBAMC
18	Bui Cong Huan	-	-	-	-	-	-	09.05.2017	CEO of VIBAMC

Appendix 02. Transactions between VIB and its affiliated persons or between VIB and its major shareholders, internal persons and their affiliated persons

No.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transactions with VIB	Content, quantity, total value of transaction			Note
						Content ¹	Quantity	Total value of transaction (million VND)	
1	Viet Nam International Commercial Joint Stock Bank – Asset Management Company Limited (VIBAMC)	Subsidiary company of VIB	0104346676 29.12.2009 (1 st registration) 23.12.2025 (21 st amendment) Business Registration and Corporate Finance Office, Ha Noi City Department of Finance	12th Floor, Coninco Tower Building, No. 4 Ton That Tung street, Kim Lien ward, Ha Noi city, Viet Nam	01.01.2025 – 31.12.2025	Authorize asset valuation for VIB to grant credit and handle risks ²	98,571 assets	204,974	Transaction value is the asset valuation remuneration
						Authorization to sell and exploit secured assets to handle bad debts ³	59 assets	97,693	Transaction value is the value of the assets VIB authorizes VIBAMC to sell and exploit the loan security assets
						Authorization to exploit VIB Dak Lak building ⁴	01 building	1,582	Transaction value is the building's exploitation value

¹ Resolution of Board of Directors No. 006.25.BOD dated February 10th, 2025 on approval of Non-credit Contracts between VIB and Related parties.

² Resolution of Board of Directors No. 012.25.BOD dated March 18th, 2025 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to value assets for VIB to grant credit and handle risks.

³ Resolution of Board of Directors No. 049.24.BOD.2 dated October 17th, 2024 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to sell and exploit secured assets of VIB's customers.

⁴ Resolution of Board of Directors No. 043.23.BOD dated August 25th, 2023 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to exploit the building.

						Authorization to 06 manage collateral assets which are goods ⁵	439,600	Transaction value is the value of assets VIB authorizes VIBAMC to manage
						Demand deposit	163,668	Transaction value is the total demand deposit balance at VIB at 31.12.2025
						Term deposit	2,117,400	Transaction value is the total term deposit balance at VIB at 31.12.2025
2	Dang Khac Vy	Chairman of BOD	-	-	04.07.2023	Credit card	1,000	Transaction value is the approved credit card limit secured by collateral at 31.12.2025
					21.03.2005	Demand deposit	6,783	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					26.07.2024	Term deposit	1,200	Transaction value is the total term deposit balance at VIB at 31.12.2025
3	Tran Thi Thao Hien	Wife of Chairman of BOD	-	-	07.08.2018	Credit card	1,000	Transaction value is the approved credit card limit secured by collateral at 31.12.2025

⁵ Resolution of Board of Directors No. 012.25.BOD dated March 18th, 2025 on approval of Contract between VIB and VIB AMC that VIB authorize VIB AMC to manage collateral assets which are goods.



				01.01.2005	Demand deposit	1,899	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				29.07.2025	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
				29.11.2025	Certificate of deposit	7,833	Transaction value is the total balance of certificate of deposit at 31.12.2025
4	Pham Thi Nguyet	Mother of Chairman of BOD	-	09.03.2017	Demand deposit	6	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				07.05.2025	Certificate of deposit	264	Transaction value is the total balance of certificate of deposit at 31.12.2025
5	Tran Bau	Father-in-law of Chairman of BOD	-	01.01.2005	Demand deposit	869	Transaction value is the total demand deposit balance at VIB at 31.12.2025
6	Nguyen Thi Nhat Thao	Mother-in-law of Chairman of BOD	-	25.02.2006	Demand deposit	434	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				11.03.2025	Term deposit	15,070	Transaction value is the total term deposit balance at VIB at 31.12.2025

7	Dang Quang Tuan	Son of Chairman of BOD	-	-	15.05.2024	Credit card	900	Transaction value is the approved credit card limit secured by collateral at 31.12.2025
					20.09.2017	Demand deposit	370	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					04.03.2024	Term deposit	24,500	Transaction value is the total term deposit balance at VIB at 31.12.2025
8	Dang Khac Mao	Older Brother of Chairman of BOD	-	-	07.11.2024	Credit card	130	Transaction value is the approved credit card limit at 31.12.2025
					04.03.2008	Demand deposit	78	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					27.08.2025	Term deposit	3,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
9	Dang Khac Chien	Older Brother of Chairman of BOD	-	-	09.12.2025	Credit card	100	Transaction value is the approved credit card limit at 31.12.2025
					10.04.2008	Demand deposit	20	Transaction value is the total demand deposit balance at VIB at 31.12.2025

				26.11.2025	Certificate of deposit	300	Transaction value is the total balance of certificate of deposit at 31.12.2025
10	Dang Khac Dien	Older Brother - of Chairman of BOD	-	30.08.2024	Credit card	100	Transaction value is the approved credit card limit at 31.12.2025
				11.05.2010	Demand deposit	104	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				08.12.2025	Term deposit	5,500	Transaction value is the total term deposit balance at VIB at 31.12.2025
				20.09.2025	Certificate of deposit	948	Transaction value is the total balance of certificate of deposit at 31.12.2025
11	Dang Khac Dung	Older Brother - of Chairman of BOD	-	08.11.2018	Credit card	300	Transaction value is the approved credit card limit at 31.12.2025
				10.07.2014	Demand deposit	1,378	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				15.12.2025	Term deposit	16,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
				06.11.2025	Certificate of deposit	2,000	Transaction value is the total balance of certificate of deposit at 31.12.2025

12	Dang Thi Hien	Older Sister of - Chairman of BOD	-	12.08.2022	Credit card	120	Transaction value is the approved credit card limit at 31.12.2025
				22.02.2021	Demand deposit	54	Transaction value is the total demand deposit balance at VIB at 31.12.2025
13	Dang Thi Huong	Older Sister of - Chairman of BOD	-	26.02.2025	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
				04.05.2011	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				17.09.2024	Term deposit	5,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
				20.11.2025	Certificate of deposit	27	Transaction value is the total balance of certificate of deposit at 31.12.2025
14	Nguyen Kim Cuong	Brother-in-law - of Chairman of BOD	-	31.08.2007	Demand deposit	52	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				25.04.2025	Certificate of deposit	134	Transaction value is the total balance of certificate of deposit at 31.12.2025
15	Nguyen Thi Cuc	Sister-in-law of - Chairman of BOD	-	03.10.2024	Demand deposit	41	Transaction value is the total demand deposit

							balance at VIB at 31.12.2025
16	Dinh Thi Liem	Sister-in-law of - Chairman of BOD	-	15.12.2010	Demand deposit	32	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				10.01.2025	Term deposit	319	Transaction value is the total term deposit balance at VIB at 31.12.2025
17	Hoang Thi Linh	Sister-in-law of - Chairman of BOD	-	24.03.2023	Credit card	150	Transaction value is the approved credit card limit at 31.12.2025
				31.07.2009	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				31.05.2023	Term deposit	680	Transaction value is the total term deposit balance at VIB at 31.12.2025
18	Le Thi Hue	Sister-in-law of - Chairman of BOD	-	31.07.2024	Credit card	116	Transaction value is the approved credit card limit at 31.12.2025
				25.10.2007	Demand deposit	10	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				18.08.2025	Term deposit	8,500	Transaction value is the total term deposit balance at VIB at 31.12.2025

					08.12.2025	Certificate of deposit	452	Transaction value is the total balance of certificate of deposit at 31.12.2025
19	Dang Thi Loan	Sister-in-law of - Chairman of BOD	-		02.01.2020	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					07.04.2006	Demand deposit	103	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					12.06.2025	Term deposit	2,700	Transaction value is the total term deposit balance at VIB at 31.12.2025
					24.12.2025	Certificate of deposit	325	Transaction value is the total balance of certificate of deposit at 31.12.2025
20	Funderra JSC	Mr. Dang Khac Vy owns over 10% of charter capital	0317933848 dated 14/07/2023 at Department of Planning and Investment of HCMC	Room 020A, 4th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Xuan Hoa ward, HCMC	18.07.2023	Demand deposit	5,473	Transaction value is the total demand deposit balance at VIB at 31.12.2025
21	IDL Company Limited	Affiliated person of Mr. Dang Khac Vy has the controlling interest	0105333567 dated 15/01/2018 by Department of Planning and Investment of Hanoi	10th Floor Pacific Palace 83B Ly Thuong Kiet, Cua Nam ward, Hanoi	24.02.2011	Demand deposit	126	Transaction value is the total demand deposit balance at VIB at 31.12.2025
22	Nha Vuon Sinh Thai JSC	Affiliated person of Mr. Dang Khac Vy has the	2901247662 dated 18/12/2013 by Department of Planning	Hamlet 7, Dong Loc Commune, Nghe An Province	21.12.2020	Demand deposit	46	Transaction value is the total demand deposit

	controlling interest	and Investment of Nghe An				balance at VIB at 31.12.2025	
23	Dang Van Son	Vice Chairman - of BOD	-	19.06.2018	Credit card	500	Transaction value is the approved credit card limit at 31.12.2025
				18.05.2007	Demand deposit	675	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				14.05.2025	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
				14.11.2025	Certificate of deposit	1,637	Transaction value is the total balance of certificate of deposit at 31.12.2025
24	Dang Thi Thu Ha	Wife of Vice Chairman of BOD	-	28.10.2022	Credit card	461	Transaction value is the approved credit card limit at 31.12.2025
				18.04.2011	Demand deposit	565	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				11.09.2025	Term deposit	500	Transaction value is the total term deposit balance at VIB at 31.12.2025
				30.12.2025	Certificate of deposit	228	Transaction value is the total balance of certificate of deposit at 31.12.2025

25	Nguyen Thi Quynh Luu	Mother-in-law of Vice Chairman of BOD	-	-	06.12.2013	Demand deposit	6	Transaction value is the total demand deposit balance at VIB at 31.12.2025
26	Dang Minh Ngoc	Daughter of Vice Chairman of BOD	-	-	26.04.2022	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					19.08.2014	Demand deposit	238	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					23.06.2025	Term deposit	594	Transaction value is the total term deposit balance at VIB at 31.12.2025
27	Dang Minh Trang	Daughter of Vice Chairman of BOD	-	-	17.08.2023	Credit card	180	Transaction value is the approved credit card limit at 31.12.2025
					21.05.2020	Demand deposit	101	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					04.08.2023	Term deposit	200	Transaction value is the total term deposit balance at VIB at 31.12.2025
					18.11.2025	Certificate of deposit	15	Transaction value is the total balance of certificate of deposit at 31.12.2025
28	Dang Ngoc Mien	Older Brother of Vice	-	-	24.10.2025	Credit card	45	Transaction value is the approved credit card limit at 31.12.2025

		Chairman of BOD					
				12.06.2015	Demand deposit	134	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				11.12.2024	Term deposit	315	Transaction value is the total term deposit balance at VIB at 31.12.2025
				15.10.2025	Certificate of deposit	535	Transaction value is the total balance of certificate of deposit at 31.12.2025
29	Dang Ngoc Thuy	Younger Brother of Vice Chairman of BOD	-	19.06.2017	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025
30	Dinh Thi Thanh Ky	Sister-in-law of Vice Chairman of BOD	-	14.06.2021	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				17.07.2025	Certificate of deposit	20	Transaction value is the total balance of certificate of deposit at 31.12.2025
31	Xuan Thi Ha	Sister-in-law of Vice Chairman of BOD	-	12.03.2016	Demand deposit	2	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				06.03.2025	Term deposit	73	Transaction value is the total term deposit balance at VIB at 31.12.2025

32	Do Xuan Hoang	Member of BOD	-	-	20.10.2023	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					15.04.2005	Demand deposit	2,937	Transaction value is the total demand deposit balance at VIB at 31.12.2025
33	Do Xuan Thu	Father of Member of BOD	-	-	16.07.2025	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					13.01.2006	Demand deposit	166	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					23.11.2023	Term deposit	65,600	Transaction value is the total term deposit balance at VIB at 31.12.2025
					28.10.2025	Certificate of deposit	300	Transaction value is the total balance of certificate of deposit at 31.12.2025
34	Nguyen Hoang Giang	Mother of Member of BOD	-	-	01.01.2005	Demand deposit	2	Transaction value is the total demand deposit balance at VIB at 31.12.2025
35	Do Thu Giang	Daughter of Member of BOD	-	-	24.11.2020	Credit card	260	Transaction value is the approved credit card limit at 31.12.2025
					30.07.2019	Demand deposit	7,670	Transaction value is the total demand deposit

						balance at VIB at 31.12.2025		
36	Do Xuan Son	Son of Member of BOD	-	-	24.11.2020	Credit card	230	Transaction value is the approved credit card limit at 31.12.2025
					30.07.2019	Demand deposit	15,853	Transaction value is the total demand deposit balance at VIB at 31.12.2025
37	Do Xuan Viet	Son of Member of BOD	-	-	20.01.2024	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					04.07.2022	Demand deposit	15,662	Transaction value is the total demand deposit balance at VIB at 31.12.2025
38	Do Xuan Ha	Younger Sister - of Member of BOD	-	-	17.10.2025	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					03.02.2009	Demand deposit	604	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					21.08.2024	Term deposit	73,239	Transaction value is the total term deposit balance at VIB at 31.12.2025
					30.11.2025	Certificate of deposit	300	Transaction value is the total balance of certificate of deposit at 31.12.2025

39	Han Ngoc Vu	CEO Member of BOD Legal Representative	-	-	17.09.2019	Credit card	500	Transaction value is the approved credit card limit at 31.12.2025
					18.12.2006	Demand deposit	231	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					19.12.2025	Term deposit	700	Transaction value is the total term deposit balance at VIB at 31.12.2025
40	Thach Le Anh	Wife of CEO	-	-	31.03.2021	Credit card	179	Transaction value is the approved credit card limit at 31.12.2025
					13.10.2010	Demand deposit	28	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					29.06.2024	Term deposit	1,650	Transaction value is the total term deposit balance at VIB at 31.12.2025
41	Vu Thuy Mai	Mother of CEO	-	-	20.02.2013	Demand deposit	0.32	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					20.04.2025	Term deposit	605	Transaction value is the total term deposit balance at VIB at 31.12.2025
42	Lê Thuc Khanh	Mother-in-law of CEO	-	-	02.04.2013	Demand deposit	11	Transaction value is the total demand deposit

						balance at VIB at 31.12.2025	
				28.12.2024	Term deposit	231	Transaction value is the total term deposit balance at VIB at 31.12.2025
				02.08.2025	Certificate of deposit	5	Transaction value is the total balance of certificate of deposit at 31.12.2025
43	Han Ngoc Tuan Linh	Son of CEO	-	06.04.2021	Credit card	64	Transaction value is the approved credit card limit at 31.12.2025
				11.07.2013	Demand deposit	321	Transaction value is the total demand deposit balance at VIB at 31.12.2025
44	Han Ngoc Linh Chi	Daughter of CEO	-	22.09.2021	Credit card	80	Transaction value is the approved credit card limit at 31.12.2025
				04.03.2013	Demand deposit	190	Transaction value is the total demand deposit balance at VIB at 31.12.2025
45	Han Mai Huong	Younger Sister - of CEO	-	23.06.2023	Credit card	181	Transaction value is the approved credit card limit at 31.12.2025
				09.06.2021	Demand deposit	49	Transaction value is the total demand deposit balance at VIB at 31.12.2025

46	Nguyen Quoc Nghi	Brother-in-law - of CEO			19.05.2021	Credit card	150	Transaction value is the approved credit card limit at 31.12.2025
					04.01.2007	Demand deposit	62	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					11.01.2025	Term deposit	800	Transaction value is the total term deposit balance at VIB at 31.12.2025
					06.12.2025	Certificate of deposit	41	Transaction value is the total balance of certificate of deposit at 31.12.2025
47	Hoang Thanh Tra	Daughter-in-law of CEO			25.03.2024	Credit card	150	Transaction value is the approved credit card limit at 31.12.2025
					24.05.2016	Demand deposit	104	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					01.06.2016	Term deposit	34	Transaction value is the total term deposit balance at VIB at 31.12.2025
48	Vietnam Silicon Valley Accelerator JSC	Mr. Han Ngoc Vu owns over 10% of charter capital	0106519324 dated 23/04/2014 at Department of Planning and investment of Hanoi	5th Floor, 41A Ly Thai To Street, Hoan Kiem Ward, Hanoi City	28.04.2014	Demand deposit	390	Transaction value is the total demand deposit balance at VIB at 31.12.2025

					06.12.2025	Term deposit	1,424	Transaction value is the total term deposit balance at VIB at 31.12.2025
49	Delivery Technology Pte Ltd. Singapore	Mr. Han Ngoc Vu owns over 10% of charter capital	201921413M dated 03/07/2019 at Accounting and Corporate Regulatory Authority (ACRA) Singapore	20A Tanjong Pagar Road, Singapore 088443	29.11.2017	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 31.12.2025
50	VSV Accelerator IV Fund	Mr. Han Ngoc Vu owns over 10% of charter capital	313/TB-ĐKKD dated 24/06/2021 at Hanoi	4th Floor, No. 87 Vuong Thua Vu Street, Phuong Liet Ward, Hanoi City	20.05.2021	Demand deposit	20	Transaction value is the total demand deposit balance at VIB at 31.12.2025
51	Nguyen Thi Bich Hanh	Independent member of BOD	-	-	05.04.2024	Credit card	900	Transaction value is the approved credit card limit secured by collateral at 31.12.2025
					09.11.2009	Demand deposit	100	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					10.06.2024	Term deposit	1,183	Transaction value is the total term deposit balance at VIB at 31.12.2025
52	Nguyen Phuoc Vinh Thien	Son of Independent member of BOD	-	-	18.07.2024	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					05.12.2017	Demand deposit	92	Transaction value is the total demand deposit

							balance at VIB at 31.12.2025	
53	Nguyen Trong Bich	Younger Brother of Independent member of BOD	-	-	06.11.2014	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 31.12.2025
54	Nguyen Thi Mai Lan	Younger Sister of Independent member of BOD	-	-	15.06.2024	Credit card	162	Transaction value is the approved credit card limit at 31.12.2025
					21.08.2012	Demand deposit	102	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					09.12.2023	Term deposit	1,090	Transaction value is the total term deposit balance at VIB at 31.12.2025
55	Hoa Ngoc Duong	Brother-in-law of Independent member of BOD	-	-	14.09.2018	Demand deposit	5	Transaction value is the total demand deposit balance at VIB at 31.12.2025
56	Vu Thi Thu Hien	Sister-in-law of Independent member of BOD	-	-	05.07.2017	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025

57	Viet Knowledge Development JSC	Mrs. Nguyen Thi Bich Hanh is Chairwoman of BOD and owns over 10% of charter capital	0104807020 dated 29/04/2022 at Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	23.01.2015	Demand deposit	470	Transaction value is the total demand deposit balance at VIB at 31.12.2025
58	Asia Energy Investment And Development JSC	Mrs. Nguyen Thi Bich Hanh is Chairwoman of BOD	0102020894 dated 14/12/2021 at Department of Planning and Investment of Hanoi	Group 12, Cluster 2, Tay Ho ward, Hanoi	31.08.2013	Demand deposit	768	Transaction value is the total demand deposit balance at VIB at 31.12.2025
59	Thien Duc Loc Company Limited	Mrs. Nguyen Thi Bich Hanh has the controlling interest	1101901683 dated 27/06/2024 at Department of Planning and Investment of Long An	Duc Ngai 2 Hamlet, Hau Nghia Commune, Tay Ninh Province	25.12.2018	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 31.12.2025
60	Nguyen Thuy Linh	Head of BOS	-	-	09.06.2023	Credit card	247	Transaction value is the approved credit card limit at 31.12.2025
					27.10.2008	Demand deposit	84	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					14.03.2025	Term deposit	510	Transaction value is the total term deposit balance at VIB at 31.12.2025
					18.11.2025	Certificate of deposit	59	Transaction value is the total balance of certificate of deposit at 31.12.2025

61	Vu Duc Trung	Husband of Head of BOS	-	-	23.01.2025	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					11.02.2009	Demand deposit	47	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					28.12.2023	Term deposit	2,319	Transaction value is the total term deposit balance at VIB at 31.12.2025
62	Nguyen Van Hoa	Father of Head - of BOS	-	-	31.01.2013	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					07.10.2025	Certificate of deposit	12	Transaction value is the total balance of certificate of deposit at 31.12.2025
63	Nguyen Thi Tuyet Nga	Mother of Head of BOS	-	-	21.05.2024	Demand deposit	2	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					12.08.2024	Term deposit	72	Transaction value is the total term deposit balance at VIB at 31.12.2025
64	Nguyen Huy Lam	Younger Brother of Head of BOS	-	-	29.08.2024	Credit card	210	Transaction value is the approved credit card limit at 31.12.2025
					12.07.2013	Demand deposit	0.07	Transaction value is the total demand deposit

							balance at VIB at 31.12.2025	
65	Dao Quang Ngoc	Full-time Member of BOS	-	-	07.06.2021	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					30.05.2016	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025
66	Tuong Thi Kim Yen	Wife of Full- time Member of BOS	-	-	01.10.2013	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					19.12.2025	Certificate of deposit	38	Transaction value is the total balance of certificate of deposit at 31.12.2025
67	Tuong Duy Tien	Father-in-law of Full-time Member of BOS	-	-	18.04.2023	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					22.10.2025	Term deposit	4,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
					25.12.2025	Certificate of deposit	44	Transaction value is the total balance of certificate of deposit at 31.12.2025
68	Le Thi Lan	Mother-in-law of Full-time Member of BOS	-	-	31.03.2022	Demand deposit	11	Transaction value is the total demand deposit balance at VIB at 31.12.2025

					11.12.2025	Term deposit	455	Transaction value is the total term deposit balance at VIB at 31.12.2025
					25.12.2025	Certificate of deposit	43	Transaction value is the total balance of certificate of deposit at 31.12.2025
69	Nguyen Luong Thi Bich Thuy	Full-time Member of BOS	-	-	27.06.2025	Credit card	39	Transaction value is the approved credit card limit at 31.12.2025
					01.01.2005	Demand deposit	19	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					26.06.2025	Term deposit	906	Transaction value is the total term deposit balance at VIB at 31.12.2025
					29.12.2025	Certificate of deposit	11	Transaction value is the total balance of certificate of deposit at 31.12.2025
70	Luong Thi Bich Nga	Older Sister of Full-time Member of BOS	-	-	30.05.2022	Credit card	26	Transaction value is the approved credit card limit at 31.12.2025
					26.05.2011	Demand deposit	48	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					17.07.2025	Term deposit	500	Transaction value is the total term deposit balance at VIB at 31.12.2025

71	Nguyen Luong Thi Bich Ha	Younger Sister - of Full-time Member of BOS	-	-	17.07.2007	Demand deposit	21	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					10.11.2025	Term deposit	55	Transaction value is the total term deposit balance at VIB at 31.12.2025
72	Ho Van Long	DCEO CFO	-	-	06.06.2018	Credit card	500	Transaction value is the approved credit card limit at 31.12.2025
					06.11.2008	Demand deposit	208	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					12.05.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 31.12.2025
73	Ngo Minh Hien	Wife of DCEO	-	-	03.09.2010	Demand deposit	101	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					24.07.2025	Term deposit	6,500	Transaction value is the total term deposit balance at VIB at 31.12.2025
					20.08.2025	Certificate of deposit	2,742	Transaction value is the total balance of certificate of deposit at 31.12.2025
74	Vo Thi Kim Dung	Mother-in-law - of DCEO	-	-	12.12.2023	Credit card	100	Transaction value is the approved credit card limit at 31.12.2025

					27.10.2018	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					10.06.2024	Term deposit	3,700	Transaction value is the total term deposit balance at VIB at 31.12.2025
75	Ngo Viet Hung	Brother-in-law of DCEO	-	-	10.01.2024	Credit card	300	Transaction value is the approved credit card limit at 31.12.2025
					20.05.2011	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 31.12.2025
76	Tran Nhat Minh	DCEO	-	-	10.07.2018	Credit card	500	Transaction value is the approved credit card limit at 31.12.2025
					22.01.2011	Demand deposit	1,797	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					20.09.2023	Term deposit	2,976	Transaction value is the total term deposit balance at VIB at 31.12.2025
					29.03.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 31.12.2025
77	Nguyen Le Hien Vy	Wife of DCEO	-	-	09.08.2022	Demand deposit	452	Transaction value is the total demand deposit

							balance at VIB at 31.12.2025	
					29.03.2024	Term deposit	300	Transaction value is the total term deposit balance at VIB at 31.12.2025
78	Tran Bau	Father of DCEO	-	-	01.01.2005	Demand deposit	869	Transaction value is the total demand deposit balance at VIB at 31.12.2025
79	Nguyen Thi Nhat Thao	Mother of DCEO	-	-	25.02.2006	Demand deposit	434	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					11.03.2025	Term deposit	15,070	Transaction value is the total term deposit balance at VIB at 31.12.2025
80	Nguyen Chien	Father-in-law of DCEO	-	-	27.03.2024	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025
81	Le Thi Nga	Mother-in-law of DCEO	-	-	03.02.2025	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025
82	Tran Minh Dang Daniel	Son of DCEO	-	-	19.07.2023	Demand deposit	14	Transaction value is the total demand deposit balance at VIB at 31.12.2025
83	Tran Thi Thao Hien	Younger Sister of DCEO	-	-	07.08.2018	Credit card	1,000	Transaction value is the approved credit card limit

							secured by collateral at 31.12.2025
				01.01.2005	Demand deposit	1,899	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				29.07.2025	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
				29.11.2025	Certificate of deposit	7,833	Transaction value is the total balance of certificate of deposit at 31.12.2025
84	Dang Khac Vy	Brother-in-law - of DCEO	-	04.07.2023	Credit card	1,000	Transaction value is the approved credit card limit secured by collateral at 31.12.2025
				21.03.2005	Demand deposit	6,783	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				26.07.2024	Term deposit	1,200	Transaction value is the total term deposit balance at VIB at 31.12.2025
85	An Thanh Son	DCEO Person in charge of corporate governance	-	13.06.2018	Credit card	500	Transaction value is the approved credit card limit at 31.12.2025
				01.01.2005	Demand deposit	11	Transaction value is the total demand deposit

				balance at VIB at 31.12.2025			
				26.04.2025	Certificate of deposit	57	Transaction value is the total balance of certificate of deposit at 31.12.2025
86	Phan Dang Nhu Hoa	Wife of DCEO -	-	10.08.2023	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
				02.10.2021	Demand deposit	52	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				18.02.2025	Term deposit	10,900	Transaction value is the total term deposit balance at VIB at 31.12.2025
87	An Thi Van Chi	Older Sister of DCEO -	-	09.08.2023	Credit card	120	Transaction value is the approved credit card limit at 31.12.2025
				18.11.2022	Demand deposit	8	Transaction value is the total demand deposit balance at VIB at 31.12.2025
				20.02.2024	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
				09.12.2025	Certificate of deposit	18	Transaction value is the total balance of certificate of deposit at 31.12.2025

88	Dao Van Ngan	Brother-in-law - of DCEO	-	-	18.11.2022	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 31.12.2025
89	Nguyen Thi Mong Tuong	DCEO	-	-	30.05.2018	Credit card	235	Transaction value is the approved credit card limit at 31.12.2025
					17.01.2018	Demand deposit	18	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					24.07.2025	Term deposit	6,650	Transaction value is the total term deposit balance at VIB at 31.12.2025
					07.10.2025	Certificate of deposit	163	Transaction value is the total balance of certificate of deposit at 31.12.2025
90	Nguyen Ngoc Toan	Older Brother - of DCEO	-	-	19.08.2025	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 31.12.2025
91	Nguyen Xuan Dung	DCEO	-	-	26.12.2019	Credit card	300	Transaction value is the approved credit card limit at 31.12.2025
					25.09.2024	Lending	12,235	Transaction value is the lending credit limit at 31.12.2025 (transactions incurred prior to Mr. Nguyen Xuan Dung's appointment as DCEO)

					18.11.2008	Demand deposit	23	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					22.12.2025	Term deposit	530	Transaction value is the total term deposit balance at VIB at 31.12.2025
92	Nguyen Hai Yen	Wife of DCEO	-	-	28.03.2011	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					02.08.2024	Term deposit	8,700	Transaction value is the total term deposit balance at VIB at 31.12.2025
93	Nguyen Thi Ngoc Mai	Daughter of DCEO	-	-	14.07.2014	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 31.12.2025
			-	-	15.08.2025	Term deposit	1,000	Transaction value is the total term deposit balance at VIB at 31.12.2025
94	Nguyen Xuan Hoang	Son of DCEO	-	-	03.07.2019	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 31.12.2025
95	Nguyen Hoang Kien	Younger Brother of DCEO	-	-	06.06.2023	Credit card	100	Transaction value is the approved credit card limit at 31.12.2025
					26.12.2006	Demand deposit	147	Transaction value is the total demand deposit

					balance at VIB at 31.12.2025			
					18.02.2025	Certificate of deposit	400	Transaction value is the total balance of certificate of deposit at 31.12.2025
96	Nguyen Hoang Cuong	Younger Brother of DCEO	-	-	15.10.2024	Credit card	170	Transaction value is the approved credit card limit at 31.12.2025
					18.06.2010	Demand deposit	4	Transaction value is the total demand deposit balance at VIB at 31.12.2025
97	Nguyen Thi Hoang Ngoc	Younger Sister - of DCEO	-	-	24.09.2024	Credit card	95	Transaction value is the approved credit card limit at 31.12.2025
					18.01.2010	Demand deposit	3	Transaction value is the total demand deposit balance at VIB at 31.12.2025
98	Le Thi Thien	Sister-in-law of - DCEO	-	-	12.01.2017	Credit card	188	Transaction value is the approved credit card limit at 31.12.2025
					19.03.2010	Demand deposit	30	Transaction value is the total demand deposit balance at VIB at 31.12.2025
99	Tran Hong Quang Duong	Brother-in-law - of DCEO	-	-	15.10.2007	Demand deposit	1	Transaction value is the total demand deposit balance at VIB at 31.12.2025

100	Do Dang Binh	Brother-in-law - of DCEO	-	-	31.12.2024	Credit card	100	Transaction value is the approved credit card limit at 31.12.2025
					06.08.2010	Demand deposit	7	Transaction value is the total demand deposit balance at VIB at 31.12.2025
101	Pham Thi Minh Hue	Chief Accountant	-	-	06.04.2012	Demand deposit	105	Transaction value is the total demand deposit balance at VIB at 31.12.2025
102	Nguyen Minh Hue	Authorized person to disclose information	-	-	28.10.2015	Credit card	230	Transaction value is the approved credit card limit at 31.12.2025
					27.09.2024	Lending	850	Transaction value is the lending credit limit at 31.12.2025
					04.02.2013	Demand deposit	18	Transaction value is the total demand deposit balance at VIB at 31.12.2025
103	Nguyen Van Hai	Husband of Authorized person to disclose information	-	-	09.01.2025	Credit card	200	Transaction value is the approved credit card limit at 31.12.2025
					04.04.2011	Demand deposit	10	Transaction value is the total demand deposit

107	Bui Cong Huan	CEO of VIBAMC	-	-	31.08.2019	Credit card	150	Transaction value is the approved credit card limit at 31.12.2025
					14.10.2024	Lending	19,000	Transaction value is the lending credit limit at 31.12.2025
					04.04.2012	Demand deposit	16	Transaction value is the total demand deposit balance at VIB at 31.12.2025

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

No.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transaction with VIB	Content, quantity, total value of transaction		Note
						Content	Total value of transaction (mVND)	
1	Asia Energy Investment And Development JSC	Mrs. Nguyen Thi Bich Hanh is management personel	0102020894 dated 14/12/2021 by Department of Planning and Investment of Hanoi	Group 12, Cluster 2, Tay Ho ward, Hanoi City	31.08.2013	Demand deposit	768	Transaction value is the total demand deposit balance at VIB at 31.12.2025
2	Viet Knowledge Development JSC	Mrs. Nguyen Thi Bich Hanh is management personel	0104807020 dated 29/4/2022 by Department of Planning and Investment of Dong Nai	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	23.01.2015	Demand deposit	470	Transaction value is the total demand deposit balance at VIB at 31.12.2025

Appendix 04. Transactions between VIB 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.	Name of organization/ individual	Relationship with VIB	No., date of issue, place of issue	Address	Time of transactions with VIB	Content, total value of transaction		Note
						Content	Total value of transaction (mVND)	
1	IDL Company Limited	Affiliated person of Mr. Dang Khac Vy is management personel	0105333567 dated 15.1.2018 by Department of Planning and Investment of Hanoi	10th Floor Pacific Palace 83B Ly Thuong Kiet, Cua Nam ward, Hanoi	24.02.2011	Demand deposit	126	Transaction value is the total demand deposit balance at VIB at 31.12.2025
2	Nha Vuon Sinh Thai JSC	Affiliated person of Mr. Dang Khac Vy is management personel	2901247662 dated 18.12.2013 by Department of Planning and Investment of Nghe An	Hamlet 7, Dong Loc Commune, Nghe An Province	21.12.2020	Demand deposit	46	Transaction value is the total demand deposit balance at VIB at 31.12.2025
3	Funderra JSC	Affiliated person of Mr. Dang Khac Vy is management personel	0317933848 dated 14.7.2023 by Department of Planning and Investment of HCMC	Room 020A, 4th floor, Genec Tower 72-74 Nguyen Thi Minh Khai, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	18.07.2023	Demand deposit	5,473	Transaction value is the total demand deposit balance at VIB at 31.12.2025
4	Alpha Apparel Group Corporation	Affiliated person of Mr. Dang Van Son is management personel	0316189672 dated 14.10.2021 by Department of Planning and Investment of HCMC	127 Le Van Chi, Linh Xuan Ward, Ho Chi Minh City	17.03.2020	Demand deposit	317	Transaction value is the total demand deposit balance at VIB at 31.12.2025
5	Art & Venture Foundation JSC	Affiliated person of Mr. Han Ngoc Vu is management personel	0315886688 dated 10.9.2019 by Department of Planning and Investment of HCMC	31 Han Thuyen, Sai Gon Ward, Ho Chi Minh City	29.06.2020	Demand deposit	311	Transaction value is the total demand deposit balance at VIB at 31.12.2025

6	Vietnam Silicon Valley Accelerator JSC	Affiliated person of Mr. Han Ngoc Vu is management personel	0106519324 dated 23.4.2014 by Department of Planning and Investment of Hanoi	5th Floor, 41A Ly Thai To, Hoan Kiem Ward, Hanoi City	28.04.2014	Demand deposit	390	Transaction value is the total demand deposit balance at VIB at 31.12.2025
					06.12.2025	Term deposit	1,424	Transaction value is the total term deposit balance at VIB at 31.12.2025
7	VSV Vietnam Media JSC	Affiliated person of Mr. Han Ngoc Vu is management personel	0108828014 dated 19/07/2019 by Department of Planning and Investment of Hanoi	10th floor, house number 23 Lac Trung, Vinh Tuy ward, Hanoi city	23.07.2019	Demand deposit	0.01	Transaction value is the total demand deposit balance at VIB at 31.12.2025
8	Viet Knowledge Development JSC	Affiliated person of Mrs. Nguyen Thi Bich Hanh is management personel	0104807020 dated 29/4/2022 by Department of Planning and Investment of Dong Nai	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	23.01.2015	Demand deposit	470	Transaction value is the total demand deposit balance at VIB at 31.12.2025
9	Thien Duc Loc Company Limited	Mrs. Nguyen Thi Bich Hanh is management personel	1101901683 dated 27/6/2024 at Department of Planning and Investment of Long An	Duc Ngai 2 Hamlet, Hau Nghia Commune, Tay Ninh Province	25.12.2018	Demand deposit	9	Transaction value is the total demand deposit balance at VIB at 31.12.2025

Appendix 05. The list of internal persons and their affiliated persons

No.	Name	Securities trading account (if any)	Position at VIB (if any)	No.	Date of issue	Place of issue	Address	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Dang Khac Vy	-	Chairman of BOD	-	-	-	-	167.462.830	4,920%	-
1.1	Tran Thi Thao Hien	-	-	-	-	-	-	166.738.681	4,898%	Wife
1.2	Pham Thi Nguyet	-	-	-	-	-	-	-	-	Mother
1.3	Tran Bau	-	-	-	-	-	-	-	-	Father-in-law
1.4	Nguyen Thi Nhat Thao	-	-	-	-	-	-	-	-	Mother-in-law
1.5	Dang Quang Tuan	-	-	-	-	-	-	-	-	Son
1.6	Dang Diem Linh	-	-	-	-	-	-	-	-	Daughter
1.7	Dang Khac Mao	-	-	-	-	-	-	-	-	Older Brother
1.8	Dang Khac Chien	-	-	-	-	-	-	-	-	Older Brother
1.9	Dang Khac Dien	-	-	-	-	-	-	-	-	Older Brother
1.10	Dang Khac Dung	-	-	-	-	-	-	-	-	Older Brother
1.11	Dang Thi Hien	-	-	-	-	-	-	-	-	Older Sister
1.12	Dang Thi Huong	-	-	-	-	-	-	-	-	Older Sister
1.13	Nguyen Kim Cuong	-	-	-	-	-	-	-	-	Brother-in-law

1.14	Nguyen Thi Cuc	-	-	-	-	-	-	-	-	Sister-in-law
1.15	Dinh Thi Liem	-	-	-	-	-	-	-	-	Sister-in-law
1.16	Hoang Thi Linh	-	-	-	-	-	-	-	-	Sister-in-law
1.17	Le Thi Hue	-	-	-	-	-	3.481.683	0,102%	-	Sister-in-law
1.18	Dang Thi Loan	-	-	-	-	-	-	-	-	Sister-in-law
1.19	Funderra JSC at Kafi Securities Corporation	049C933848	-	0317933848	14.07.2023	Department of Planning and Investment of HCMC	Room 020A, 4 th floor, Centec Tower, 72-74 Nguyen Thi Minh Khai, Xuan Hoa ward, HCMC	158.335.398	4,651%	Mr. Dang Khac Vy owns over 10% of charter capital
2	Dang Van Son	-	Vice Chairman of BOD	-	-	-	-	12.708.081	0,373%	-
2.1	Dang Thi Thu Ha	-	-	-	-	-	-	106.840.623	3,139%	Wife
2.2	Dang Ngoc Tam	-	-	-	-	-	-	-	-	Father
2.3	Phan Thi Ngan	-	-	-	-	-	-	-	-	Mother
2.4	Dang Dinh Thieu	-	-	-	-	-	-	-	-	Father-in-law
2.5	Nguyen Thi Quynh Luu	-	-	-	-	-	-	-	-	Mother-in-law
2.6	Dang Minh Ngoc	-	-	-	-	-	-	9.983.497	0,293%	Daughter
2.7	Dang Minh Trang	-	-	-	-	-	-	5.601.960	0,165%	Daughter
2.8	Dang Ngoc Sam	-	-	-	-	-	-	-	-	Older Brother
2.9	Dang Ngoc Mien	-	-	-	-	-	-	-	-	Older Brother
2.10	Dang Van Ke	-	-	-	-	-	-	-	-	Older Brother

2.11	Dang Thi Tam	-	-	-	-	-	-	-	-	-	Older Sister
2.12	Dang Thi Thom	-	-	-	-	-	-	-	-	-	Older Sister
2.13	Dang Ngoc Thuy	-	-	-	-	-	-	-	-	-	Younger Brother
2.14	Vu Thi Hue	-	-	-	-	-	-	-	-	-	Sister-in-law
2.15	Dinh Thi Thanh Ky	-	-	-	-	-	-	-	-	-	Sister-in-law
2.16	Phan Thi Len	-	-	-	-	-	-	-	-	-	Sister-in-law
2.17	Xuan Thi Ha	-	-	-	-	-	-	-	-	-	Sister-in-law
3	Do Xuan Hoang	-	Member of BOD	-	-	-	-	167.462.830	4,920%	-	
3.1	Luu Thi Trinh Thao	-	-	-	-	-	-	-	-	-	Wife
3.2	Do Xuan Thu	-	-	-	-	-	-	34.087.822	1,001%		Father
3.3	Nguyen Hoang Giang	-	-	-	-	-	-	-	-	-	Mother
3.4	Luu Dinh Thanh	-	-	-	-	-	-	-	-	-	Father-in-law
3.5	Nguyen Thi Thu Hien	-	-	-	-	-	-	-	-	-	Mother-in-law
3.6	Do Thu Giang	-	-	-	-	-	-	9.427.298	0,277%		Daughter
3.7	Do Xuan Son	-	-	-	-	-	-	43.215.120	1,270%		Son
3.8	Do Xuan Viet	-	-	-	-	-	-	43.215.120	1,270%		Son
3.9	Do Xuan Ha	-	-	-	-	-	-	10.260.142	0,301%		Younger Sister
3.10	Mareven Food Central Co. Ltd.	-	-	1065077007489	23.03.2006	Russian Federation	17 Bldg., MKAD 72 km, Moscow Region	-	-	-	Mr. Do Xuan Hoang is CEO

4.11	VTV Venture Capital Fund 1	-	-	136/TB-ĐKKD	20.12.2019	Hanoi	7th Floor, 24 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital
4.12	VSV Accelerator IV Fund	-	-	313/TB-ĐKKD	24.06.2021	Hanoi	4th Floor, No. 87 Vuong Thua Vu Street, Phuong Liet Ward, Hanoi City	-	-	Mr. Han Ngoc Vu owns over 10% of charter capital
5	Nguyen Thi Bich Hanh	-	Independent member of BOD	-	-	-	-	33.345.000	0,980%	-
5.1	Dang Thi Bich Dao	-	-	-	-	-	-	-	-	Mother
5.2	Nguyen Phuoc Vinh Thien	-	-	-	-	-	-	-	-	Son
5.3	Nguyen Ngoc Quynh Phuong	-	-	-	-	-	-	-	-	Daughter
5.4	Nguyen Trong Bich	-	-	-	-	-	-	-	-	Younger Brother
5.5	Nguyen Thi Mai Lan	-	-	-	-	-	-	-	-	Younger Sister
5.6	Hoa Ngoc Duong	-	-	-	-	-	-	-	-	Brother-in-law
5.7	Vu Thi Thu Hien	-	-	-	-	-	-	19.460	0,001%	Sister-in-law
5.8	Thien Duc Service JSC	-	-	0104079822	29.09.2022	Department of Planning and Investment of Hanoi	No. 20, Lane 69, Xuan La Street, Nghia Do Ward, Hanoi City, Vietnam	-	-	Ms. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors and owns over 10% of charter capital.

5.9	Bean Paradise Highpoint Pty Ltd.	-	-	ACN 633744037	28.05.2019	Australian Securities & Investments Commission	5-9 Sun Crescent, SUNSHINE VIC 3020	-	-	Mrs. Nguyen Thi Bich Hanh is Member of Board of Directors and owns over 10% of charter capital
5.10	Tri Thuc Viet Development JSC	-	-	0104807020	29.04.2022	Department of Planning and Investment of Dong Nai province	253 Pham Van Thuan, Tam Hiep ward, Dong Nai province	-	-	Mrs. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors and owns over 10% of charter capital
5.11	Asia Energy Investment and Development JSC	-	-	0102020894	14.12.2021	Department of Planning and Investment of Hanoi	Group 12, Cluster 2, Tay Ho ward, Hanoi	-	-	Mrs. Nguyen Thi Bich Hanh is Chairwoman of Board of Directors
6	Nguyen Thuy Linh	-	Head of BOS	-	-	-	-	257.519	0,008%	-
6.1	Vu Duc Trung	-	-	-	-	-	-	-	-	-
6.2	Nguyen Van Hoa	-	-	-	-	-	-	-	-	-
6.3	Nguyen Thi Tuyet Nga	-	-	-	-	-	-	-	-	-
6.4	Vu Minh Anh	-	-	-	-	-	-	-	-	-
6.5	Nguyen Thi Loan	-	-	-	-	-	-	-	-	-
6.6	Vu Ngoc Bao Quyen	-	-	-	-	-	-	-	-	-
6.7	Vu Ngoc Chau Anh	-	-	-	-	-	-	-	-	-
6.8	Nguyen Huy Lam	-	-	-	-	-	-	-	-	-

7	Dao Quang Ngoc	-	Full-time Member of BOS	-	-	-	-	49.965	0,001%	-
7.1	Tuong Thi Kim Yen	-	-	-	-	-	-	-	-	Wife
7.2	Nguyen Thi Ninh	-	-	-	-	-	-	-	-	Mother
7.3	Tuong Duy Tien	-	-	-	-	-	-	-	-	Father-in-law
7.4	Le Thi Lan	-	-	-	-	-	-	-	-	Mother-in-law
7.5	Dao Nhat Minh	-	-	-	-	-	-	-	-	Son
7.6	Dao Viet Dung	-	-	-	-	-	-	-	-	Older Brother
7.7	Dao Anh Diep	-	-	-	-	-	-	-	-	Older Brother
7.8	Pham Hai Yen	-	-	-	-	-	-	-	-	Sister-in-law
7.9	Phung Bao Quyen	-	-	-	-	-	-	-	-	Sister-in-law
8	Nguyen Luong Thi Bich Thuy	-	Full-time Member of BOS	-	-	-	-	229.623	0,007%	-
8.1	Nguyen Khiem Cuong	-	-	-	-	-	-	-	-	Husband
8.2	Nguyen Van Luan	-	-	-	-	-	-	-	-	Father
8.3	Luong Thi Mai	-	-	-	-	-	-	-	-	Mother
8.4	Luong Thi Bich Nga	-	-	-	-	-	-	-	-	Older Sister
8.5	Nguyen Dinh Duong	-	-	-	-	-	-	-	-	Brother-in-law
8.6	Nguyen Luong Thi Bich Ha	-	-	-	-	-	-	5.500	0,000%	Younger Sister

9	Ho Van Long	-	Deputy CEO ("DCEO") CFO	-	-	-	-	32.777.028	0,963%	-
9.1	Ngo Minh Hien	-	-	-	-	-	-	-	-	Wife
9.2	Phan Bich Tram	-	-	-	-	-	-	-	-	Mother
9.3	Ngo Viet Son	-	-	-	-	-	-	-	-	Father-in-law
9.4	Vo Thi Kim Dung	-	-	-	-	-	-	-	-	Mother-in-law
9.5	Ho Bao Truc	-	-	-	-	-	-	-	-	Daughter
9.6	Ho Huy Duc	-	-	-	-	-	-	-	-	Son
9.7	Ho Ngoc Lan	-	-	-	-	-	-	-	-	Younger Sister
9.8	Ho Thi Quynh Hoa	-	-	-	-	-	-	-	-	Younger Sister
9.9	Nguyen Viet Hung	-	-	-	-	-	-	-	-	Brother-in-law
9.10	Ngo Viet Hung	-	-	-	-	-	-	-	-	Brother-in-law
9.11	Cao Kim Phuong	-	-	-	-	-	-	-	-	Sister-in-law
10	Tran Nhat Minh	-	DCEO	-	-	-	-	6.533.367	0,192%	-
10.1	Nguyen Le Hien Vy	-	-	-	-	-	-	-	-	-
10.2	Tran Bau	-	-	-	-	-	-	-	-	-
10.3	Nguyen Thi Nhat Thao	-	-	-	-	-	-	-	-	-
10.4	Nguyen Chien	-	-	-	-	-	-	-	-	-
10.5	Le Thi Nga	-	-	-	-	-	-	-	-	-
10.6	Tran Minh Hoang	-	-	-	-	-	-	-	-	-

10.7	Tran Minh Dang Daniel	-	-	-	-	-	-	-	-	-
10.8	Tran Minh Quang Kevin	-	-	-	-	-	-	-	-	-
10.9	Tran Ngoc Anh Anna	-	-	-	-	-	-	-	-	-
10.10	Tran Nguyen Vy Anh	-	-	-	-	-	-	-	-	-
10.11	Tran Thi Thao Hien	-	-	-	-	-	-	-	-	-
10.12	Dang Khac Vy	-	-	-	-	-	-	-	-	-
10.13	Mareven Holding Ltd.	-	-	HE 170035	29.12.2005	Cyprus	Cyprus	-	-	Mr. Tran Nhat Minh is the Member of BOD
11	An Thanh Son	-	DCEO	-	-	-	-	5.435.596	0,160%	-
			Person in charge of corporate governance							
11.1	Phan Dang Nhu Hoa	-	-	-	-	-	-	648.226	0,019%	Wife
11.2	An Van Tinh	-	-	-	-	-	-	-	-	Father
11.3	Luu Thi Dung	-	-	-	-	-	-	-	-	Mother
11.4	Phan Doan Nhue	-	-	-	-	-	-	-	-	Father-in-law
11.5	Dang Thuc Minh Hang	-	-	-	-	-	-	-	-	Mother-in-law

11.6	An Thanh Nhu Ngoc	-	-	-	-	-	-	-	-	-	Daughter
11.7	An Phan Ngoc Nhi	-	-	-	-	-	-	-	-	-	Daughter
11.8	An Duc Phu	-	-	-	-	-	-	-	-	-	Son
11.9	An Thi Thu Huong	-	-	-	-	-	-	45	0,000%	-	Older Sister
11.10	An Thi Van Chi	-	-	-	-	-	-	-	-	-	Older Sister
11.11	An Thi Ngoc Diep	-	-	-	-	-	-	-	-	-	Older Sister
11.12	Bui Duc Hung	-	-	-	-	-	-	-	-	-	Brother-in-law
11.13	Dao Van Ngan	-	-	-	-	-	-	-	-	-	Brother-in-law
11.14	SH Legal Vietnam Co. Ltd.	-	-	01071084	25.05.2015	Hanoi Department of Justice	No 4/28 Ong Ich Khiem, Ba Dinh ward, Hanoi	-	-	-	Mr. An Thanh Son is the Chairman of the Board of Lawyers
12	Nguyen Thi Mong Tuong	-	DCEO	-	-	-	-	460.083	0,014%	-	-
12.1	Nguyen Thi Mai	-	-	-	-	-	-	-	-	-	Mother
12.2	Nguyen Ngoc Toan	-	-	-	-	-	-	-	-	-	Older Brother
13	Nguyen Xuan Dung	-	DCEO	-	-	-	-	1.065.101	0,031%	-	-
13.1	Nguyen Hai Yen	-	-	-	-	-	-	-	-	-	Wife
13.2	Nguyen Xuan Dong	-	-	-	-	-	-	-	-	-	Father
13.3	Hoang Thi Ngan	-	-	-	-	-	-	-	-	-	Mother
13.4	Nguyen Minh Chau	-	-	-	-	-	-	-	-	-	Father-in-law
13.5	Tran Hien Luong	-	-	-	-	-	-	-	-	-	Mother-in-law

13.6	Nguyen Thi Ngoc Mai	-	-	-	-	-	-	-	-	Daughter
13.7	Nguyen Xuan Hoang	-	-	-	-	-	-	-	-	Son
13.8	Nguyen Hoang Kien	-	-	-	-	-	-	-	-	Younger Brother
13.9	Nguyen Hoang Cuong	-	-	-	-	-	-	-	-	Younger Brother
13.10	Nguyen Thi Hoang Yen	-	-	-	-	-	-	-	-	Younger Sister
13.11	Nguyen Thi Hoang Ngoc	-	-	-	-	-	-	-	-	Younger Sister
13.12	Pham Thanh Hai	-	-	-	-	-	-	-	-	Sister-in-law
13.13	Le Thi Thien	-	-	-	-	-	52	0,000%	-	Sister-in-law
13.14	Tran Hong Quang Duong	-	-	-	-	-	-	-	-	Brother-in-law
13.15	Do Dang Binh	-	-	-	-	-	-	-	-	Brother-in-law
14	Pham Thi Minh Hue	-	Chief Accountant	-	-	-	658.953	0,019%	-	-
14.1	Nguyen Duc Vuong	-	-	-	-	-	-	-	-	Husband
14.2	Nguyen Thi Khai	-	-	-	-	-	-	-	-	Mother
14.3	Nguyen Duc Long	-	-	-	-	-	-	-	-	Father-in-law
14.4	Nguyen Thi Tuyet	-	-	-	-	-	-	-	-	Mother-in-law
14.5	Nguyen Chuc Khanh	-	-	-	-	-	-	-	-	Daughter
14.6	Nguyen Khanh Vy	-	-	-	-	-	-	-	-	Daughter

14.7	Pham Quoc Hung	-	-	-	-	-	-	-	-	Older Brother
14.8	Pham Minh Chau	-	-	-	-	-	-	-	-	Older Sister
14.9	Pham Thi Minh Bao	-	-	-	-	-	-	-	-	Older Sister
14.10	Pham Minh Ngoc	-	-	-	-	-	-	-	-	Older Sister
14.11	Bui Thanh Chung	-	-	-	-	-	-	-	-	Brother-in-law
14.12	Nguyen Canh Toan	-	-	-	-	-	-	-	-	Brother-in-law
14.13	Vu Huynh Uyen Bao	-	-	-	-	-	-	-	-	Brother-in-law
14.14	Tran Thi Quyen	-	-	-	-	-	-	-	-	Sister-in-law
15	Nguyen Minh Hue	-	Authorized person to disclose information	-	-	-	-	223.614	0,007%	-
15.01	Nguyen Van Hai	-	-	-	-	-	-	-	-	Husband
15.02	Nguyen Van Hao	-	-	-	-	-	-	-	-	Father-in-law (has died on 11.11.2025)
15.03	Bui Thi Khanh	-	-	-	-	-	-	-	-	Mother-in-law
15.04	Nguyen Hai Dang	-	-	-	-	-	-	-	-	Son
15.05	Nguyen Hai Anh	-	-	-	-	-	-	-	-	Son
15.06	Nguyen Khanh Du	-	-	-	-	-	-	-	-	Younger Brother
15.07	Nguyen Thi Thu Van	-	-	-	-	-	-	-	-	Sister-in-law
16	Trade Union of Viet Nam International Joint Stock Bank	-	-	86/QĐ-LĐLĐ	18.12.1996	Hoan Kiem district Labour Federation	1st Floor (Ground Floor) and 2nd Floor, Sailing Tower	-	-	Not an affiliated person of VIB. Declare based on Document No.

Building, 111A
Pasteur, Ben
Nghe Ward,
District 1, Ho Chi
Minh City,
Vietnam

1894/SGDTPHCM-
GS

Appendix 06. VIB share transactions of internal persons and their affiliated persons

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 (%)	
1.	Ho Van Long	Deputy CEO CFO	16,634,161	0.558%	28,634,161	0.961%	Buy
2.	Nguyen Minh Hue	Authorized person to disclose information	150,149	0.005%	200,149	0.0067%	Buy
3.	Tran Nhat Minh	Deputy CEO	4,364,548	0.147%	5,629,448	0.189%	Buy
4.	Do Xuan Thu	Father of BOD Member	38,465,373	1.291%	37,265,373	1.251%	Sell
5.	Han Ngoc Vu	Member of the Board of Directors cum CEO	6,354,433 (*)	0.213%	6,442,799 (*)	0.216%	ESOP
6.	Ho Van Long	Deputy CEO /CFO	28,634,161 (*)	0.961%	28,768,246 (*)	0.963%	ESOP
7.	An Thanh Son	Deputy CEO	4,690,553 (*)	0.157%	4,778,919 (*)	0.160%	ESOP
8.	Nguyen Xuan Dung	Deputy CEO	843,418 (*)	0.028%	947,023 (*)	0.032%	ESOP
9.	Tran Nhat Minh	Deputy CEO	5,629,448 (*)	0.189%	5,745,245 (*)	0.192%	ESOP
10.	Nguyen Thi Mong Tuong	Deputy CEO	315,374 (*)	0.011%	415,931 (*)	0.014%	ESOP
11.	Pham Thi Minh Hue	Chief Accountant	529,926 (*)	0.018%	584,764 (*)	0.020%	ESOP
12.	Nguyen Minh Hue	Authorized person to disclose information	185,149 (*)	0.006%	204,194 (*)	0,007%	ESOP

13.	Vu Thi Thu Hien	Sister-in-law of Independent member of BOD	158,460	0.005%	19,460	0,001%	Sell
14.	Do Xuan Thu	Father of BOD member	42,482,525	1.248%	34,087,822	1,001%	Sell
15.	Do Xuan Ha	Sister of BOD member	7,260,142	0.213%	10,260,142	0,301%	Buy

(*) Not including bonus shares for existing shareholders at a rate of 14%