

Number: 95/2025/VietCredit- BC

24th January, 2025

REPORT ON THE COMPANY'S GOVERNANCE SITUATION 2024

To : - **State Securities Commission**
 - **Hanoi Stock Exchange**

- Company name: VIETCREDIT FINANCE JOINT STOCK COMPANY
- Head office address: 17th Floor, Mipec Tower, 229 Tay Son Street, Nga Tu So Ward, Dong Da District, Hanoi City
- Phone: 024.6270 2127
- Charter capital: VND 701,372,140,000 (Seven hundred and one billion, three hundred and seventy-two million, one hundred and forty thousand dong)
- Stock ticker: TIN
- Corporate governance model: General Shareholders' Meeting, Board of Directors, Supervisory Board, General Director, and Committees/Boards under the Board of Directors.
- Regarding the performance of internal audit functions: This is carried out by the Internal Audit Department.

I. Activities of the General Shareholders' Meeting

Information regarding meetings and resolutions/decisions of the General Meeting of Shareholders (including resolutions of the General Meeting of Shareholders adopted through written ballots):

Serial number	Resolution Number	Day	Content
1	324/2024/VietCredit-NQ	April 19, 2024	Resolution of the Annual General Meeting of Shareholders 2024.
2	24/2025/VietCredit-NQ	January 10, 2024	Resolution of the Extraordinary General Meeting of Shareholders 2024

II. Festival co- administrator

1. Information about the members of the Board of Directors (Board of Directors)

No.	Member	Position	Date of commencement/cessation of membership on the Board of Directors/independent board member	
			Appointment date	Dismissal date
1	Mr. Nguyen Duc Phuong	Chairman of the Board	April 27, 2023	
2	Mr. Ho Minh Tam	Board Member and CEO	April 27, 2023	
3	Mr. Nguyen Lan Trung Anh	Non-executive members of the Board of Directors	April 27, 2023	
4	Mr. Nguyen Duc Huynh	Non-executive members of the Board of Directors	April 27, 2023	
5	Mr. Luu Cong Toai	Independent Board Member	April 27, 2023	

2. Board of Directors meetings

No.	Board Member	Number of meetings The Board of Directors attended	Meeting attendance rate	Reasons for not attending the meeting
1	Mr. Nguyen Duc Phuong	04	100%	None
2	Mr. Ho Minh Tam	04	100%	None
3	Mr. Nguyen Lan Trung Anh	04	100%	None
4	Mr. Nguyen Duc Huynh	04	100%	None
5	Mr. Luu Cong Toai	04	100%	None

3. The Board of Directors' oversight of the Executive Board:

The Board of Directors' oversight of the Executive Board is carried out in accordance with the Board of Directors' organizational and operational regulations. The General Director is also a member of the Board of Directors, ensuring the Board's oversight of operational activities. At regular meetings of the Board of Directors, the General Director reports on all company activities, the implementation of Board resolutions, and specific topics as requested by the Board of Directors.

Board of Directors' oversight is also demonstrated through review and guidance based on internal audit reports. These reports are reviewed and commented on by the Supervisory Board before being issued.

In 2024, the Board of Directors held 4 meetings (4 regular meetings) and conducted 105 written opinion polls, resulting in 109 Resolutions /Decisions to guide and direct VietCredit's operations in each period, consider and decide on matters within the Board of Directors' authority, and discuss other specific topics. Specifically, at the quarterly meetings, the Board of Directors reviewed business performance and assessed the performance of each Board member in fulfilling their assigned duties.

The Board of Directors has issued a Resolution directing business operations, assigning specific tasks to each member of the Board of Directors, and supervising the Executive Board in organizing and implementing these tasks, ensuring compliance with the Company Charter, the Regulations on the Organization and Operation of the Board of Directors, and other relevant regulations of VietCredit.

4. Activities of the subcommittees of the Board of Directors

The Committees and Councils under the Board of Directors include:

- The Risk Management Committee is chaired by Mr. Luu Cong Toai, an independent member of the Board of Directors.
- The Human Resources Committee is chaired by Mr. Nguyen Duc Phuong, Chairman of the Board of Directors.
- The Procurement Committee is chaired by Mr. Nguyen Duc Phuong, Chairman of the Board of Directors.
- The Asset-Liability Management Board is chaired by Mr. Ho Minh Tam, a member of the Board of Directors and General Director.
- The Risk Management Council is chaired by Mr. Ho Minh Tam, Member of the Board of Directors and General Director.
- The Credit Council is chaired by Mr. Nguyen Duc Phuong, Chairman of the Board of Directors.
- The Fintech Investment Strategy Committee is chaired by Mr. Nguyen Duc Phuong, Chairman of the Board of Directors.
- The Investment Committee is chaired by Mr. Nguyen Duc Phuong, Chairman of the Board of Directors.
- The Debt Sale Council is chaired by Mr. Nguyen Duc Phuong, Chairman of the Board of Directors.

The Committees and Councils have fully and properly performed their functions and duties as stipulated in the Law on Credit Institutions as well as the Company's internal regulations.

5. Resolutions / Decisions of the Board of Directors in 2024

No.	Resolution Number Decision	Day	Content	Approval rate
1.	13/2024/VietCredit-NQ	January 5, 2024	Regarding obtaining shareholder approval in writing for the change of registered office address.	100%
2.	14/2024/VietCredit-NQ	January 5, 2024	Regarding the final registration date for obtaining shareholder approval in writing for the change of registered office address.	100%
3.	26/2024/VietCredit-NQ	January 11, 2024	Board of Directors Resolution on "canceling the process of obtaining shareholder opinions in writing regarding the change of location for the Head Office of VietCredit Finance Joint Stock Company"	100%
4.	27/2024/VietCredit-NQ	January 11, 2024	Board of Directors Resolution on "Canceling the final registration date for obtaining shareholder opinions in writing regarding the change of location for the Head Office of VietCredit Finance Joint Stock Company"	100%
5.	38/2024/VietCredit-NQ	January 16, 2024	Board of Directors Resolution on "Approving the Interbank Transaction Limit for Bao Viet Commercial Joint Stock Bank (Bao Viet Bank)"	100%
6.	42/2024/VietCredit-NQ	January 17, 2024	Through the General Meeting of Shareholders, members of the Supervisory Board will be elected.	100%
7.	49/2024/VietCredit-NQ	January 19, 2024	Presenting to the General Shareholders' Meeting for election of additional members to the Supervisory Board.	100%
8.	50/2024/VietCredit-NQ	January 19, 2024	Through the final registration date for exercising the right to nominate and propose candidates for the planned election of additional members to the Supervisory Board, shareholders can exercise their right to run for office and nominate candidates.	100%
9.	76A/2024/VietCredit-QD	January 30, 2024	Decision No. 30 "Approving the Membership Structure of the Risk Management Council"	100%
10.	82/2024/VietCredit-NQ	February 1, 2024	Resolution of the Board of Directors on "Approval and promulgation of the Credit Granting Regulations at VietCredit Finance Joint Stock Company"	100%

11.	119/2024/VietCredit-NQ	February 29, 2024	Board of Directors Resolution "Approving the proposed list of candidates for election to fill the vacant full-time positions on the Supervisory Board for the 2023-2028 term"	100%
12.	134/2024/VietCredit-NQ	March 4, 2024	Through adjustments to the registration documents for the public offering of shares to existing shareholders.	100%
13.	139/2024/VietCredit-NQ	March 5, 2024	Board of Directors Resolution on "Organizing the 2024 Annual General Meeting of Shareholders"	100%
14.	176/2024/VietCredit-NQ	March 14, 2024	Resolution of the Board of Directors' Regular Meeting, Quarter IV 2023	100%
15.	197/2024/VietCredit-NQ	March 20, 2024	Board of Directors Resolution on Approving Salary Payments for Executive Board Members	100%
16.	225/2024/VietCredit-NQ	March 28, 2024	Resolution on the approval of the agenda and content of the 2024 Annual General Meeting of Shareholders.	100%
17.	240/2024/VietCredit-QD	March 29, 2024	Board of Directors' decision on the assignment of responsibilities within the Executive Board.	100%
18.	275B/2024/VietCredit-QD	April 8, 2024	Board of Directors' decision to dismiss the director of the Ho Chi Minh City branch of VietCredit Finance Joint Stock Company.	100%
19.	275C/2024/VietCredit-QD	April 8, 2024	Board of Directors' decision on the appointment of the director of the Ho Chi Minh City branch of VietCredit Finance Joint Stock Company.	100%
20.	291/2024/VietCredit-NQ	April 12, 2024	Board of Directors Resolution on the approval of the 2024 Annual General Meeting of Shareholders for the sale of debt in 2024.	100%
21.	293/2024/VietCredit-NQ	April 12, 2024	Resolution of the Board of Directors regarding the supplementary and amendment of documents for the 2024 Annual General Meeting of Shareholders.	100%
22.	324/2024/VietCredit-NQ	April 19, 2024	Resolution of the 2024 Annual General Meeting of Shareholders	100%
23.	376/2024/VietCredit-NQ	May 14, 2024	Approval of the credit limit granted to Vietnam Basketball Joint Stock Company (VBA)	100%
24.	392A/2024/VietCredit-QD	May 21, 2024	Board of Directors' decision regarding the assignment of duties within the Executive Board.	100%

25.	392B/2024/VietCredit-QD	May 21, 2024	Decision regarding the authorization of the Executive Board Member - Senior Director of the Digital Lending Business Center of VietCredit Finance Joint Stock Company.	100%
26.	412/2024/VietCredit-NQ	May 30, 2024	Resolution of the Board of Directors on "Approving the restructuring plan for the period 2021 – 2025 of VietCredit Finance Joint Stock Company"	100%
27.	418/2024/VietCredit-NQ	June 3, 2024	Board of Directors Resolution on "Approval of the dismissal of the Deputy General Director of VietCredit Finance Joint Stock Company"	100%
28.	420/2024/VietCredit-QD	June 5, 2024	Board of Directors' Decision on "Dismissal from the position of Deputy General Director of VietCredit Finance Joint Stock Company"	100%
29.	465/2024/VietCredit-NQ	June 19, 2024	Board of Directors Resolution on: Conducting a public offering of additional shares to existing shareholders	100%
30.	466A/2024/VietCredit-NQ	June 20, 2024	Resolution on the Implementation of the Public Offering of Additional Shares to Existing Shareholders	100%
31.	476B/2024/VietCredit-NQ	June 24, 2024	Resolution of the Board of Directors' regular meeting, Quarter I, 2024	100%
32.	488/2024/VietCredit-NQ	June 28, 2024	Resolution of the Board of Directors on submitting to the General Meeting of Shareholders for approval the amendments and supplements to the Charter and Regulations of VietCredit Finance Joint Stock Company.	100%
33.	499D/2024/VietCredit-QD	July 1, 2024	Decision on assigning tasks within the executive board.	100%
34.	499E/2024/VietCredit-NQ	July 1, 2024	Board of Directors Resolution on: "Approval of the 2024 Procurement Plan for Goods, Services, and Capital Construction of the Digital Lending Center (DLC)"	100%
35.	499F/2024/VietCredit-QD	July 1, 2024	Decision to Approve the Membership Structure of the Risk Management Council	100%
36.	534/2024/VietCredit-QD	July 17, 2024	Board of Directors' decision regarding the "assignment of duties within the Executive Board"	100%
37.	542/2024/VietCredit-QD	July 25, 2024	Board of Directors' Decision on "Regarding the continued appointment of the person in charge of accounting at VietCredit Finance Joint Stock Company"	100%

38.	549/2024/VietCredit-NQ	July 29, 2024	Resolution of the Board of Directors on "Implementing restructuring and reorganization of the organizational structure of some units of VietCredit Finance Joint Stock Company"	100%
39.	555/2024/VietCredit-NQ	July 30, 2024	Board of Directors Resolution on "Approval of the Amendment to the Regulations on Interest and Fee Waiver and Reduction of VietCredit Finance Joint Stock Company"	100%
40.	556/2024/VietCredit-NQ	July 30, 2024	Board of Directors Resolution on "Approval of the dismissal of the Deputy General Director of VietCredit Finance Joint Stock Company"	100%
41.	557/2024/VietCredit-QD	July 30, 2024	Board of Directors' Decision on "Dismissal from the position of Deputy General Director of VietCredit Finance Joint Stock Company"	100%
42.	564A/2024/VietCredit-QD	July 31, 2024	Board of Directors Resolution on the Approval of Amendments and Additions to the Debt Sale Regulations of VietCredit Finance Joint Stock Company	100%
43.	567/2024/VietCredit-NQ	August 1, 2024	Board of Directors Resolution on "Approving the Amendment to the Risk Management Regulations of VietCredit Finance Joint Stock Company"	100%
44.	570/2024/VietCredit-NQ	August 5, 2024	Board of Directors Resolution on "Implementing restructuring and reorganization of certain units of VietCredit Finance Joint Stock Company – Phase 2"	100%
45.	572/2024/VietCredit-NQ	August 6, 2024	Resolution of the Board of Directors on the Approval of Interbank Transaction Limits for Vietnam Prosperity Bank Finance Company Limited (SMBC FE Credit)	100%
46.	574/2024/VietCredit-NQ	August 6, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Nam A Commercial Joint Stock Bank (Nam A Bank)	100%
47.	612/2024/VietCredit-NQ	August 23, 2024	Board of Directors Resolution on "Further Distribution of Shares Remaining Unused or Unfulfilled by Existing Shareholders in the Public Offering of Additional Shares of VietCredit Finance Joint Stock Company"	100%
48.	613/2024/VietCredit-NQ	August 26, 2024	Board of Directors Resolution on: "Approving the application of a pilot mechanism for waiving or reducing interest and fees on unsecured loans for individual customers"	100%

49.	614/2024/VietCredit-NQ	August 26, 2024	Board of Directors Resolution on: "Approving the Interbank Transaction Limit for Loc Phat Vietnam Commercial Joint Stock Bank (LPBank)"	100%
50.	615/2024/VietCredit-NQ	August 26, 2024	Board of Directors Resolution on: "Approval of the amendment and promulgation of the Regulations on Organization and Operation of the Risk Management Council of VietCredit Finance Joint Stock Company"	100%
51.	616/2024/VietCredit-NQ	August 26, 2024	Board of Directors Resolution on: "Approval of amendments and new issuance of regulations on asset classification, provision for and use of provisions for risk management of VietCredit Finance Joint Stock Company"	100%
52.	619/2024/VietCredit-NQ	August 26, 2024	Board of Directors Resolution Approving the Amendment and Issuance of New Regulations on Information Disclosure of VietCredit Finance Joint Stock Company	100%
53.	623/2024/VietCredit-NQ	August 27, 2024	Board of Directors Resolution on: Approving the list of investors to whom the remaining shares not offered in the public offering of VietCredit Finance Joint Stock Company will be distributed/sold.	100%
54.	639/2024/VietCredit-NQ	August 30, 2024	Board of Directors Resolution on approving the results of the additional public offering of shares to existing shareholders of VietCredit Finance Joint Stock Company	100%
55.	654/2024/VietCredit-NQ	September 10, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Ban Viet Commercial Joint Stock Bank (BVBank)	100%
56.	655/2024/VietCredit-NQ	September 10, 2024	Board of Directors Resolution on Approving the Investment Plan for Bonds Issued by Ban Viet Commercial Joint Stock Bank (BVBank)	100%
57.	674B/2024/VietCredit-NQ	September 18, 2024	Board of Directors Resolution on approving the plan for using the proceeds from the public offering of shares to existing shareholders.	100 %
58.	689/2024/VietCredit-NQ	September 25, 2024	Board of Directors Resolution on the Dissolution of the Appraisal Department	100%
59.	708/2024/VietCredit-NQ	September 30, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Viet A Commercial Joint Stock Bank (VAB)	

60.	709/2024/VietCredit-NQ	September 30, 2024	Board of Directors Resolution on Approving the investment limit for bonds issued by Viet A Commercial Joint Stock Bank (VAB) and the limit for buying/selling/Repo/Reverse Repo bonds of credit institutions held by VAB.	
61.	731/2024/VietCredit-NQ	October 10, 2024	Board of Directors Resolution on "Submitting to the General Meeting of Shareholders the election of additional independent members of the Board of Directors and members of the Supervisory Board for the term 2023 – 2028"	100%
62.	732/2024/VietCredit-NQ	October 10, 2024	Board of Directors Resolution on "Approving the final registration date for shareholders to exercise their right to nominate and propose candidates for the election of additional independent members of the Board of Directors and members of the Supervisory Board for the term 2023 – 2028"	100%
63.	739A/2024/VietCredit-NQ	October 11, 2024	Board of Directors Resolution "Approving the Interbank Transaction Limit for EVN Finance Joint Stock Company"	100%
64.	740B/2024/VietCredit-NQ	October 15, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Maritime Commercial Joint Stock Bank (MSB)	100%
65.	744B/2024/VietCredit-NQ	October 17, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Bao Viet Commercial Joint Stock Bank (BAOVIETBANK)	100%
66.	744C/2024/VietCredit-NQ	October 17, 2024	Board of Directors Resolution on Approving the Investment Limit for Bonds Issued by Bao Viet Commercial Joint Stock Bank (BAOVIETBANK)	100%
67.	759/2024/VietCredit-NQ	October 23, 2024	Resolution "Approving the Interbank Transaction Limit for MB Shinsei Finance Company Limited (MCredit)"	100%
68.	763A/2024/VietCredit-NQ	October 28, 2024	Board of Directors Resolution on "Assigning tasks and functions for loan appraisal and decision-making"	100%
69.	764B/2024/VietCredit-NQ	October 29, 2024	Board of Directors Resolution on approving interbank transaction limits for Tien Phong Commercial Joint Stock Bank	100%
70.	772/2024/VietCredit-QD	October 31, 2024	Decision on the dismissal of the Director of the Ho Chi Minh City Branch of VietCredit Finance Joint Stock Company	100%

71.	773/2024/VietCredit-QD	October 31, 2024	Decision on the appointment of the Director of the Ho Chi Minh City Branch of VietCredit Finance Joint Stock Company	100%
72.	774B/2024/VietCredit-QD	November 1, 2024	Board of Directors' Decision on the Membership Structure of the Credit Committee (CC)	100%
73.	777C/2024/VietCredit-NQ	November 1, 2024	Board of Directors Resolution on approving interbank transaction limits for Bac A Commercial Joint Stock Bank	100%
74.	836/2024/VietCredit-NQ	07/11/2024	NQ. Board of Directors "Approves the change of location for the Head Office of VietCredit Finance Joint Stock Company"	100%
75.	845/2024/VietCredit-NQ	November 11, 2024	Board of Directors Resolution Approving Syndicated Loan Agreement with Ban Viet Commercial Joint Stock Bank for Customer Pham Trong Huu	100%
76.	849/2024/VietCredit-NQ	November 15, 2024	Board of Directors Resolution "Approving the Interbank Transaction Limit for Prosperity and Development Commercial Joint Stock Bank (PGBank)"	100%
77.	864/2024/VietCredit-NQ	November 22, 2024	Board of Directors Resolution "Approving the proposed list of candidates for election as additional independent members of the Board of Directors and members of the Supervisory Board for the term 2023-2028"	100%
78.	869/2024/VietCredit-NQ	November 26, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Nguyen Thi Thuy Anh	100%
79.	870/2024/VietCredit-NQ	November 26, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Thai Thuy Kieu	100%
80.	871D/2024/VietCredit-NQ	November 26, 2024	The Board of Directors' resolution approves the plan to sell Tier 2 capital bonds issued by Viet A Commercial Joint Stock Bank.	100 %
81.	874/2024/VietCredit-NQ	November 27, 2024	Board of Directors Resolution Regarding the Organization of an Extraordinary General Meeting of Shareholders	100%
82.	898/2024/VietCredit-NQ	December 4, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Vietnam Public Commercial Bank (PVComBank)	100%
83.	898B/2024/VietCredit-NQ	December 4, 2024	Board of Directors Resolution on Approving the Interbank Transaction Limit for Vietnam International Commercial Joint Stock Bank (VIB)	100%

84.	915/2024/VietCredit-NQs	December 12, 2024	Board of Directors Resolution on Approving the Granting of a Credit Limit to Techcombank Securities Joint Stock Company (TCBS)	100%
85.	918/2024/VietCredit-NQ	December 13, 2024	Board of Directors Resolution on Approving the Granting of Credit to Customer Vu Thi Huyen Trang	100%
86.	919/2024/VietCredit-NQ	December 16, 2024	Board of Directors Resolution - Approval of credit granting to Customer Bui Thi Thanh Huong	100%
87.	920/2024/VietCredit-NQ	December 16, 2024	Board of Directors Resolution - Approval regarding the granting of credit to Customer Mai Thi My Linh	100%
88.	921/2024/VietCredit-NQ	December 16, 2024	Board of Directors Resolution Approving the Granting of a Credit Limit to DNSE Securities Joint Stock Company (DNSE)	100%
89.	925/2024/VietCredit-NQ	December 17, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Bui The Linh	100%
90.	934/2024/VietCredit-NQ	December 18, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Nguyen Thi Minh Hanh	100%
91.	936A/2024/VietCredit-NQ	December 18, 2024	Board of Directors Resolution Approving the Granting of Credit to VTSTONE Production and Export Limited Liability Company	100%
92.	939/2024/VietCredit-NQ	December 19, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Trieu Thi Hien	100%
93.	940/2024/VietCredit-NQ	December 19, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Nguyen Thanh Hang	100%
94.	944/2024/VietCredit-NQ	December 20, 2024	Board of Directors Resolution on approving the agenda and content of the 2024 Extraordinary General Meeting of Shareholders	100%
95.	954/2024/VietCredit-NQ	December 20, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Dam Van Bang	
96.	955/2024/VietCredit-NQ	December 20, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Nguyen Duc Minh	
97.	959/2024/VietCredit-NQ	December 23, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Dang Anh Thu	100%

98.	961/2024/VietCredit-NQ	December 23, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Duong Van Rum	100%
99.	962/2024/VietCredit-NQ	December 23, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Bui Thi Thanh Huong	100%
100.	974/2024/VietCredit-NQ	December 24, 2024	Board of Directors Resolution approving the granting of credit to Customer Do Viet Dung	100%
101.	975/2024/VietCredit-NQ	December 24, 2024	Board of Directors Resolution approving the granting of credit to Customer Bui Thanh Huyen	100%
102.	976/2024/VietCredit-NQ	December 24, 2024	Board of Directors Resolution approving the granting of credit to Customer Luu Thi Ngoc Anh	100%
103.	981/2024/VietCredit-NQ	December 25, 2024	Resolution approving the granting of credit to Customer Nguyen Long Hai	100%
104.	982/2024/VietCredit-NQ	December 25, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Huynh Minh Viet	100%
105.	983/2024/VietCredit-NQ	December 25, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Do Thi Mong	100%
106.	985/2024/VietCredit-NQ	December 27, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Pham Thi Hang	100%
107.	989/2024/VietCredit-NQ	December 27, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Tong Thi Minh Trang	100%
108.	990/2024/VietCredit-NQ	December 30, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Hoang Thi My Hanh	100%
109.	1001/2024/VietCredit-NQ	December 31, 2024	Board of Directors Resolution Approving the Granting of Credit to Customer Vu Tien Thanh	100%

III. Supervisory Board

1. Information about the members of the Supervisory Board (Supervisory Board)

According to Resolution No. 324/2024/VietCredit-NQ dated April 19, 2024, of the Annual General Meeting of Shareholders of VietCredit Joint Stock Company, the General Meeting of Shareholders approved the dismissal of Mr. Ho Hong Hai from the Supervisory Board for the 2023-2028 term and approved the election of Ms. Dang Ngoc Thao Uyen as an additional member of the Supervisory Board for the 2023-2028 term. Therefore, the Supervisory Board for the 2023-2028 term consists of 3 members:

- Mr. Tran Viet Phuong
- Mr. Tran Hong Giang
- Ms. Dang Ngoc Thao Uyen

The Supervisory Board met and unanimously agreed to appoint Mr. Tran Viet Phuong as Head of the Supervisory Board for the term 2023-2028, in accordance with Resolution No. 449/2023/VietCredit-NQ dated April 28, 2023.

The following information pertains to the members of the Supervisory Board for the 2023-2028 term:

Numerical order	Member of the Supervisory Board	Position	Date of commencement as a member of the Supervisory Board	Professional qualifications	Note
1	Mr. Tran Viet Phuong	Head of the Supervisory Board	June 1, 2018	Doctor of Economics; Master of Accounting and Finance	
2	Mr. Tran Hong Giang	Member of the Supervisory Board	April 25, 2016	Bachelor of Accounting and Auditing	
3	Mr. Ho Hong Hai	Member of the Supervisory Board	April 29, 2022	Doctor of Business Administration; Master of Economics – Finance	Dismissal date: April 19, 2024
4	Ms. Dang Ngoc Thao Uyen	Member of the Supervisory Board	April 19, 2024	Master of Business Administration; Bachelor of Economics	

2. Supervisory Board Meeting

In 2024, the Supervisory Board held six plenary sessions (four regular sessions and two extraordinary sessions concerning the resignation of Supervisory Board members for the 2023-2028 term, adjustments to the salary scale, and the reappointment of the Head of the Internal Audit Department) .

Numerical order	Member of the Supervisory Board	Number of meetings attended	Participation rate attend the meeting	Proportion voting	Reasons not attend the meeting
1	Mr. Tran Viet Phuong	6	6/6	100%	None

Numerical order	Member of the Supervisory Board	Number of meetings attended	Participation rate attend the meeting	Proportion voting	Reasons not attend the meeting
2	Mr. Tran Hong Giang	6	6/6	100%	None
3	Mr. Ho Hong Hai	3	3/3	50%	<i>Dismissal effective April 19, 2024</i>
4	Ms. Dang Ngoc Thao Uyen	3	3/3	50%	<i>Appointment effective April 19, 2024</i>

(Note: Ms. Dang Ngoc Thao Uyen did not attend the plenary sessions held before April 19, 2024, and Mr. Ho Hong Hai did not attend the plenary sessions after April 19, 2024.)

In addition, the Supervisory Board made four decisions through written consultations regarding the election of additional Supervisory Board members (twice), the approval of the draft Regulations on the organization and operation of the Supervisory Board, and the reappointment of the Deputy Head of the Internal Audit Department.

Numerical order	Member of the Supervisory Board	Rate of participation in written surveys	Rate of participation in written consultations
1	Mr. Tran Viet Phuong	4/4	100%
2	Mr. Tran Hong Giang	4/4	100%
3	Mr. Ho Hong Hai (Dismissed effective April 19, 2024)	1/1	100%
4	Ms. Dang Ngoc Thao Uyen (Appointed effective April 19, 2024)	3/3	100%

3. The Supervisory Board's oversight activities over the Board of Directors, the Executive Management, and shareholders:

The Supervisory Board has overseen the Board of Directors and the Executive Board in implementing the Company's 2024 business directions and objectives approved by the General Shareholders' Meeting; and monitored compliance with legal regulations and the Company's Charter in the management and operation of the Company. In 2024, amidst numerous difficulties and unfavorable factors arising from global political and economic developments and the domestic post-Covid economic situation, which significantly impacted

credit institutions in general and VietCredit in particular, the Board of Directors and the Executive Board proactively and promptly implemented appropriate policies and solutions, and focused on aggressively implementing business measures to achieve business objectives; however, the business results did not meet the set targets. Overall, the management and operation activities of the Board of Directors and the Executive Board complied with legal regulations and the Company's Charter.

4. *The coordination of activities between the Supervisory Board and the Board of Directors, the Executive Management, and other management personnel:*

The Supervisory Board regularly participates in the Board of Directors' periodic meetings and the Executive Board's monthly briefings. The Supervisory Board is provided with information and documents on the company's management, operations, and business activities to support its oversight functions.

The Supervisory Board has closely coordinated with the Board of Directors and the Executive Board in performing its assigned functions and duties, and in supervising and auditing the Company. Through its supervisory and auditing activities, the Supervisory Board has provided opinions and recommendations to the Board of Directors and the Executive Board on measures to strengthen control, minimize risks, ensure compliance with legal regulations, the Company Charter, and internal regulations, contributing to improving the quality, efficiency, and safety of the Company's operations.

5. *activities of the Supervisory Board:*

In 2024, the Supervisory Board directed the Internal Audit Department to conduct 12 audits, including audits of key activities of the Company such as the 2023 financial statements and the 2024 semi-annual review; anti-money laundering activities, customer credit management activities, implementation of credit line lending products, capital mobilization and business activities, corporate customer credit activities, document management activities, information technology activities, investment and procurement activities, human resources activities, risk management activities, business development and marketing. Through the internal audit activities during the year, the Internal Audit Department conducted independent and objective reviews and assessments of the internal control system; independent assessments of the appropriateness and compliance with internal regulations, policies, procedures, and processes established within the Company; Recommendations were made to improve the effectiveness of systems, processes, and regulations, contributing to ensuring the company operates safely, efficiently, and in accordance with the law. The Supervisory Board and the Internal Audit Department proactively monitored and urged the company's units to implement the audit recommendations.

The members of the Supervisory Board have proactively participated in training courses and professional workshops to improve their management and operational knowledge.

IV. Board Management

Numerical order	Executive Board Member	Date of birth	Professional qualifications	Appointment date	Dismissal date
1	Ho Minh Tam	August 4, 1978	Master of Business Administration	March 15, 2017	
2	Le Phuong Hai	June 12, 1978	Master of Economics	October 5, 2017	August 1, 2024
3	Huynh Le Khanh	June 2, 1975	Master of Business Administration	May 3, 2017	
4	Jan Pacak	March 30, 1967	Master of Economics	July 11, 2022	June 6, 2024

V. The person in charge of accounting

Full name	Date year of birth	Professional qualifications	Appointment date	Dismissal date
Trang Ngoc Yen Vy	August 8, 1985	Master of Finance and Banking	August 26, 2023	October 1, 2024
Pham Thi Minh Van	November 20, 1983	Master of Finance and Banking	October 1, 2024	

VI. Dig create regarding corporate governance

Training courses and workshops on management that members of the Board of Directors, Supervisory Board, and Executive Board of the Company have participated in:

- Seminar "Financial Risks and Fraudulent Schemes in Banking and Finance"
- Workshop "Knowledge Platform on Cybersecurity Threats for the Banking Association".
- International Conference and Exhibition on Cybersecurity (Vietnam Security Summit 2024)
- Workshop "Improving the soundness and effectiveness of consumer lending and regulations and practices in debt recovery" on April 16, 2024 .
- workshop "Controlling Application Security Vulnerabilities with DevSecOps in the Finance and Banking Industry" .
- Online conference to disseminate Government Decree 52/2024/ND-CP on cashless payments .
- Conference on the implementation of Circular 15/2023/TT-NHNN regulating credit information activities of the State Bank of Vietnam .
- Conference "Innovating Financial Practices in Vietnam WFIS 2024" .
- Conference on ensuring information security and safety in the banking sector .

- Conference on implementing banking tasks for 2024 and thematic conference on several areas of banking operations .
- Training on "Financial crime, anti-money laundering, sanctions and international payments in banking operations" .
- Training on "Credit Agreement Framework and Loan Guarantee Agreement as stipulated by Civil Law" .
- Training on "Methods for verifying forged electronic data in banking operations" .
- Scientific seminar on the healthy development of consumer credit and combating "illegal lending".
- Workshop "Leveraging Data for Success in Banking Operations".
- Workshop "Accelerating Digital Transformation While Ensuring Security and Fraud Prevention"

VII. A list of related parties of a public company and transactions of the Company's related parties with the Company itself.

1. List of company associates:

Name of organization/individual	Position at the Company	NSH Paper Number	Address/Headquarters	The starting point is when the person is involved.	The point at which one is no longer involved.	Reason	Relationship with the company
Nguyen Duc Phuong	Chairman of the Board	001079053617	83 Nguyen Luong Bang Street, Dong Da District, Hanoi	April 23, 2018			Insider
Nguyen Lan Trung Anh	Board Member	001088041933	10 Nguyen Thuong Hien Street, Nguyen Du Ward, Hai Ba Trung District, Hanoi	April 23, 2018			Insider
Luu Cong Toai	Independent Board Member	079086013392	150 De Tham Street, Cau Ong Lanh Ward, District 1, Ho Chi Minh City	27/04/2023			Insider
Nguyen Duc Huynh	Board Member	034077014875	A106 Botanic Towers, Ward 5, Phu Nhuan District, Ho Chi Minh City	April 28, 2021			Insider
Ho Minh Tam	Board Member and CEO	079078010203	27/3 Le Truc Street, Ward 7, Binh Thanh District, Ho Chi Minh City	March 15, 2017			Insider

Name of organization/individual	Position at the Company	NSH Paper Number	Address/Headquarters	The starting point is when the person is involved.	The point at which one is no longer involved.	Reason	Relationship with the company
Tran Viet Phuong	Head of the Supervisory Board	025078000487	Group 63, Yen Hoa Ward, Cau Giay District, Hanoi	April 23, 2018			Insider
Tran Hong Giang	Member of the Supervisory Board	001083046072	410, C4 Thanh Cong, Ba Dinh, Hanoi	April 23, 2018			Insider
Red Sea Lake	Member of the Supervisory Board	001080036648	Apartment 1910, R5 Building, Royal City, 72A Nguyen Trai Street, Thanh Xuan District, Hanoi	April 29, 2022	1 9/04/2024	Dismissal	Insider
Dang Ngoc Thao Uyen	Member of the Supervisory Board	056185000340	10/29 Dang Van Ngu Street, Ward 10, Phu Nhuan District, Ho Chi Minh City	1 9/04/2024		Appoint	Insider
Jan Pacak	Deputy General Manager	46854012	A3.5 An Phu Compound - 36 Thao Dien Street, Thao Dien Ward, Thu Duc District	June 10, 2022	June 6, 2024	Dismissal	Insider
Le Phuong Hai	Deputy General Manager	031078004564	2504 Ruby 2, Saigon Pearl, 92 Nguyen Huu Canh Street, Ho Chi Minh City	October 5, 2017	August 1, 2024	Dismissal	Insider
Huynh Le Khanh	Deputy General Manager	001075018037	No. 1 Ly Tu Trong Street, Ben Nghe Ward, District 1, Ho Chi Minh City	May 3, 2017			Insider
Trang Ngoc Yen Vy	The person in charge of accounting	049185010728	44/29/47/5 KP3, An Phu Dong Ward, District 12, Ho Chi Minh City	August 26, 2023	October 1, 2024	Dismissal	Insider
Pham Thi Minh Van	Chief Accountant	046183008045	160/24/5 Phan Huy Ich Street, Ward 12, Go Vap District, Ho Chi Minh City	October 1, 2024		Appoint	Insider

Name of organization/individual	Position at the Company	NSH Paper Number	Address/Headquarters	The starting point is when the person is involved.	The point at which one is no longer involved.	Reason	Relationship with the company
Nguyen Thi Bich Hang	Ho Chi Minh City Branch Manager	064185000218	Block A4-5.02, Ehome 3 Apartment Building, Ho Hoc Lam Street, An Lac Ward, Binh Tan District	April 8, 2021	April 8, 2024	Dismissal	Insider
Le Van Anh	Ho Chi Minh City Branch Manager	038085012774	12A.35 Block 1, High-rise Apartment Building No. 61-63, Street No. 1, Phu Huu Ward, Thu Duc City, Ho Chi Minh City	April 8, 2024	October 31, 2024	Dismissal	Insider
Do Trong Diep	Ho Chi Minh City Branch Manager	037081000884	163 Road 48, KP6, Hiep Binh Chanh Ward, Thu Duc City, Ho Chi Minh City	October 31, 2024		Appoint	Insider
Nguyen Dang Thanh	The person in charge of corporate governance.	001080021521	2 Alley 14/31 Phao Dai Lang, Lang Thuong Ward, Dong Da District, Hanoi	February 17, 2023			Insider
Vietnam Cement Corporation		0100106320	228 Le Duan Street, Dong Da District, Hanoi	June 2, 2008			Major shareholder
Med-Aid Cong Minh Joint Stock Company		0104256969	No. 2, Alley 10A, Nguyen Thi Dinh Street, Nhan Chinh Ward, Thanh Xuan District, Hanoi				Companies in which VietCredit has a stake.
Thong Nhat Sheet Steel Joint Stock Company		3500820408	Phu My 1 Industrial Zone, Phu My Ward, Phu My Town, Ba Ria Vung Tau Province				Companies in which VietCredit has a stake.

2. Transactions between the Company and its related parties; or between the Company and major shareholders, insiders, or related parties of insiders:

of measurement:
million VND

Stakeholders	Transactions	December 31, 2024 Income/Expenses
Board of Directors, Executive Board, Supervisory Board	Remuneration of Board Members	1,323,169,697
	Compensation for the CEO and members of the Executive Board	7,087,527,198
	Remuneration of Supervisory Board members	1,031,757,142
Vietnam Cement Corporation (major shareholder)	Interest expense on deposits	5,553,266,626
Subsidiaries of major shareholders (Vicem Hai Phong Cement One-Member Limited Liability Company; Vicem Cement Trading Joint Stock Company; Bim Son Cement Joint Stock Company; Vicem Tam Diep Cement One-Member Limited Liability Company; Cement Trading Joint Stock Company; Hai Van Cement Joint Stock Company; Hoang Mai Cement Joint Stock Company; But Son Cement Joint Stock Company; Vicem Hai Phong Urban Cement Joint Stock Company; Gypsum Cement Joint Stock Company; Ha Long Cement Joint Stock Company)	Interest expense on issued securities	
	Interest expense on deposits	

3. Transactions between company insiders, related parties of insiders, and subsidiaries or companies controlled by the company :

of measurement:
million VND

Stakeholders	Transactions	December 31, 2024 Assets/Liabilities
Vietnam Cement Corporation (major shareholder)	Interest must be paid on deposits.	0
	Receive deposits	0
Subsidiaries of major shareholders (Vicem Hai Phong Cement One-Member	Receive deposits	

Limited Liability Company; Vicem Cement Trading Joint Stock Company; Bim Son Cement Joint Stock Company; Vicem Tam Diep Cement One-Member Limited Liability Company; Cement Trading Joint Stock Company; Hai Van Cement Joint Stock Company; Hoang Mai Cement Joint Stock Company; But Son Cement Joint Stock Company; Vicem Hai Phong Urban Cement Joint Stock Company; Cement Gypsum Joint Stock Company; Ha Long Cement Joint Stock Company)	Accounts receivable from ship business	152,931,001
	Interest must be paid on entrusted capital management and entrusted cash flow management.	
Med-Aid Cong Minh Joint Stock Company; Thong Nhat Sheet Steel Joint Stock Company (Company with equity investment)	Contributing investment capital	14,509,062,700
	Fees must be charged for arranging financing and providing guarantee advice.	150,000,000

4. Transactions between the company and other parties.

- 4.1. Transactions between the Company and companies in which members of the Board of Directors, members of the Supervisory Board, Directors (General Director) and other managers have been founding members or members of the Board of Directors, Directors (General Director) in charge during the last three (03) years (calculated at the time of reporting): none
- 4.2. Transactions between the company and companies where related parties of members of the Board of Directors, members of the Supervisory Board, Directors (General Managers), and other managers who are members of the Board of Directors or Directors (General Managers) are in charge: none.
- 4.3. Other transactions of the company (if any) that may provide material or non-material benefits to members of the Board of Directors, members of the Supervisory Board, Directors (General Director) and other managers: none

VIII. Insider trading and related-party transactions in 2024

1. List of insiders and related parties of insiders

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
1	Nguyen Duc Phuong	Chairman of the Board		001079053617	3,109,215	3.41%
1.1	Nguyen Duc Chung		biological	001049001190	0	0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
			father			
1.2	Pham Thi Ngoc Uyen		Mother	001152007275	0	0%
1.3	Nguyen Ai Linh		Wife	001180003277	560,000	0.61%
1.4	Nguyen Phuong Minh		biological child	001306012658	0	0%
1.5	Nguyen Phuong Nhi		biological child	Not yet	0	0%
1.6	Nguyen Duc Minh		biological child	Not yet	0	0%
1.7	Nguyen Duc Cau		Younger brother	012056628	0	0%
1.8	Hoang Cam Chau		sister-in-law	001182005249	0	0%
1.9	Nguyen Duc Thanh		Younger brother	001084004957	0	0%
1.10	Trinh Bao Ngoc		sister-in-law	001184042889	0	0%
1.11	Nguyen Duc Ai		Father-in-law	040050006213	0	0%
1.12	Tran Minh Hien		Mother-in-law	019151000015	0	0%
1.13	Nguyen Van Suu		Grandfather	Lost		
1.14	Nguyen Thi Cham		Paternal grandmother	Lost		
1.15	Pham Van Dong		Grandfather	Lost		
1.16	Pham Thi Lang		Grandmother	Lost		
1.17	Nguyen Van Chuong		Uncle	Lost		
1.18	Nguyen Kim		Uncle	Lost		
1.19	Nguyen Van Khau		Uncle	Lost		
1.20	Nguyen Thi Ly		Uncle	Lost		
1.21	Nguyen Thi Luan		Uncle			
1.22	Nguyen Van Vuong		Uncle	Lost		
1.23	Pham Van Dien		Uncle			

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
1.24	Pham Van Duc		Uncle			
1.25	Pham Van Dan		Uncle			
1.26	Pham Van Dinh		Uncle			
1.27	Pham Van Don		Uncle			
1.28	Pham Van Dai		maternal aunt			
1.29	Pham Van Dat		maternal aunt			
1.30	Pham Thi Lan		maternal aunt			
1.31	Pham Thi Lien		maternal aunt			
1.32	Pham Thi Le		nephew	Not yet		
1.33	Nguyen Hoang Nguyen		nephew	Not yet		
1.34	Nguyen Ngoc Diep		nephew	Not yet		
1.35	Nguyen Duc Huy		nephew	Not yet		
1.36	Nguyen Ngoc Minh Anh		nephew	Not yet		
1.37	Nguyen Ngoc Khanh An		nephew	Not yet		
2	Ho Minh Tam	Board Member and CEO		079078010203	577,000	0.63%
2.1	Nguyen Thi Thanh Hoa		Wife	034178022077	1,718,900	1.89%
2.2	Ho Thanh Vi		biological child	232307000018	0	0%
2.3	Ho Thanh Mai		biological child	079312001200	0	0%
2.4	Ho Thieu Hung		biological father	089043004095	0	0%
2.5	Pham Kim Yen		Mother	096141003607	0	0%
2.6	Ho Minh Tri		Older brother	079076015986	0	0%
2.7	Nguyen Le Phuong Thuy		Sister-in-law	079174014483	0	0%
2.8	Ho Thien Thao		nephew	079305012380	0	0%
2.9	Ho Thien Ngoc		nephew	079306009902	0	0%
2.10	Ho Thien Khanh		nephew	Not yet	0	0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
2.11	Nguyen Van Viet		Father-in-law	034047001989	0	0%
2.12	Nguyen Thi Gai		Mother-in-law	034156013084	0	0%
2.13	Nguyen Chi Trung		My Wife's Sister	034080018231	0	0%
2.14	Nguyen Chi Hieu		sister-in-law	034083013667	0	0%
2.15	Ho Thieu Ngan		Grandfather	Lost	0	0%
2.16	Tran Thi Quyen		Paternal grandmother	Lost	0	0%
2.17	Ho Anh Tuy		My aunt	079146003109	0	0%
2.18	Pham Van Ty		Grandfather	Lost	0	0%
2.19	Nguyen Thi Hien		Grandmother	Lost	0	0%
3	Nguyen Lan Trung Anh	Non-executive members of the Board of Directors			117,000	0.13%
3.1	Nguyen Lan Trung		biological father	001055008794	0	0%
3.2	Dang Bich Nga		Mother	001155009240	0	0%
3.3	Tran Thi Kim Ha		Wife	056189002263	0	0%
3.4	Nguyen Ha Trang		biological child	Not yet	0	0%
3.5	Nguyen Ngoc Luu Ly		My older sister	001181021650	0	0%
3.6	Tran Ngoc Minh		Brother-in-law	001081000261	0	0%
3.7	Tran Van Hai		Father-in-law	056065001242	0	0%
3.8	Phan Thi Tuyet Hang		Mother-in-law	056167001551	0	0%
3.9	Tran Van Hao		sister-in-law	056091015177	0	0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
3.10	Tran Thi Kim Hien		sister-in-law	056195017413	0	0%
3.11	First Ai Holdings Joint Stock Company		Board Member	0317271288	0	0%
3.12	MaxToTo Trading Limited Company		Member of the Board of Members	0313662770	0	0%
3.13	Viet Capital Securities Joint Stock Company		Board Member	0305299779	0	0%
3.14	Phoenix Holdings Limited Liability Company		General Director	0313478179	0	0%
3.15	Timo Vietnam Joint Stock Company		Board Member	0313193007	0	0%
3.16	Gro Holdings Joint Stock Company		Board Member	316226620	0	0%
3.17	System Vietnam Joint Stock Company		Board Member	0313330856	0	0%
4	Mr. Nguyen Duc Huynh	Non-executive members of the Board of Directors			0	0%
4.1	Nguyen Van Luu		biological father	034053000034	0	0%
4.2	Vu Thi Hien		Mother	034155002615	0	0%
4.3	Nguyen Duc Anh		biological child	001202023342	0	0%
4.4	Nguyen Duc Minh		biological child	001207062071	0	0%
4.5	Nguyen Thi Hoai Anh		Younger sister	034183007515	0	0%
4.6	Le Trieu Dung		Brother-in-law	022078002778	0	0%
5	Luu Cong Toai	Independent Board Member			650,000	0.71 %
5.1	Nguyen Hoang Phuong Anh		Wife	024215633	1,105	0.001%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
5.2	Nguyen Luu Ha An		biological child	Not yet	0	0%
5.3	Dieu Thi Sen		biological mother	094141000101	0	0%
5.4	Nguyen Thi Hoang Truc		Mother-in-law	020162391	0	0%
5.5	Luu Cong Thanh		Older brother	079069012938	0	0%
5.6	Nguyen Thi My Tu		Sister-in-law	092177004269	0	0%
5.7	Luu Cong Tai		Older brother	079077004625	0	0%
5.8	Dang Thi Linh		Sister-in-law	079183014996	0	0%
5.9	Luu Thi My Dung		My older sister	022417910	0	0%
5.10	Luu Kim Ngan		My older sister	079172020468	0	0%
5.11	Ngo Dinh Thanh Hoai		Brother-in-law	06007001247	0	0%
5.12	Luu Ngan Tam		My older sister	022972468	0	0%
5.13	Parisian Boxer		Brother-in-law	001073024789	0	0%
6	Tran Viet Phuong	Head of the Supervisory Board			356,000	0.39 %
6.1	Truong Hanh Linh		Wife	001179042585	0	0%
6.2	Tran Tue		biological father	025048000291	0	0%
6.3	Ma Thi Bich Lien		Mother	025149000375	0	0%
6.4	Tran Minh Ha		biological child	C9915963	0	0%
6.5	Tran Minh Chau		biological child	C9267804	0	0%
6.6	Tran Ngoc Lam		Younger brother	025081000055	0	0%
6.7	Hoang Thi Quynh Hoa		sister-in-law	013439879	0	0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
6.8	Truong Lam Phuoc		Father-in-law	000048000011	0	0%
6.9	Phan Thi Van		Mother-in-law	001152020749	0	0%
6.10	Truong Dieu Linh		sister-in-law	001182030929	0	0%
6.11	HPA Solar Vietnam Investment Joint Stock Company		Capital contribution	0109388630	0	0%
6.12	Sky Mountain Investment Joint Stock Company		Capital contribution	0109966313	0	0%
7	Tran Hong Giang	Member of the Supervisory Board			0	0%
7.1	Tran Phu Dong		biological father	038047001497	0	0%
7.2	Tran Tuan Kiet		biological child	001075002885	0	0%
7.3	Tran Ngoc Nam		Older brother	001075002885	0	0%
7.4	Tran Bich Loan		Older sister	030177000014	0	0%
7.5	Nguyen Hong Tien		Brother-in-law	031074003154	0	0%
7.6	Galaxy Vietnam Consulting and Valuation Company Limited		Manager	0108740507	0	0%
8	Dang Ngoc Thao Uyen	Member of the Supervisory Board			2,720,603	3.88%
8.1	Nguyen Thanh Tu		Husband	079083017006	242,254	0.09%
8.2	Nguyen Hoang Lam		Son	Not yet		0%
8.3	Nguyen Hoang Uyen Lam		Son	Not yet		0%
8.4	Dang Ngoc Thao		Dad	054061000486		0%
8.5	Pham Thi Thu Thao		Mom	056164005274		0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
8.6	Dang Ngoc Bao Quang		younger sibling	056087009161		0%
8.7	Dang Ngoc Thao Ngan		younger sibling	056193012701		0%
8.8	Nguyen Van Dat		Father-in-law	079053006585		0%
8.9	Tran Thi Lieu		Mother-in-law	079151002589		0%
8.10	Dang Van Dien		Grandfather	Lost		0%
8.11	Pham Thi Thy		Paternal grandmother	Lost		0%
8.12	Dang Ngoc Chinh		Uncle			0%
8.13	Dang Ngoc Chau		Uncle	Lost		0%
8.14	Dang Ngoc Hieu		Uncle			0%
8.15	Dang Thi Thu Thuy		My aunt			0%
10	Huynh Le Khanh	Deputy General Manager			13,000	0.01%
10.1	Huynh Van Cam		biological father	051042000021	0	0%
10.2	Le Thi Hong Oanh		Mother	051144000035	0	0%
10.3	Huynh Thi Thuc Quyen		Older sister	001170010517	0	0%
10.4	Nguyen Xuan Thanh		Brother-in-law	001073012902	0	0%
10.5	Doan Thi Khanh Nga		Wife	052177000200	0	0%
10.6	Tran Thi Quyen		Mother-in-law	220702729	0	0%
10.7	Doan Thi Khanh Ngoc		wife	220685952	0	0%
10.8	Doan Khanh Huy		Brother-in-law	220889556	0	0%
10.9	Huynh Le Khanh Nam		biological child	079207032188	0	0%
10.10	Huynh Le Khanh Duy		biological child	Not yet	0	0%
10.11	Kan Le Joint Stock		Manager	0316350138	0	0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
	Company					
11	Do Trong Diep	Branch Manager		037081000884	0	0%
11.1	Pham Thi Tra My		Wife	046188000056	0	0%
11.2	Do Pham Nha Uyen		biological child	Still young	0	0%
11.3	Do Manh Tien		biological father	Lost	0	0%
11.4	Nguyen Thi Cuc		Mother	037156001054	0	0%
11.5	Do Trong Dien		Younger brother	037083005953	0	0%
11.6	Do Minh Duc		Younger brother	037086003380	0	0%
11.7	Nguyen Thi Duong		Mother-in-law	040168036613	0	0%
11.8	Pham Hong Dien		Father-in-law	Lost	0	0%
11.9	Pham Thi Nhu Binh		sister-in-law	046192004702	0	0%
11.10	Pham Tuan Minh		sister-in-law	046092011897	0	0%
12	Pham Thi Minh Van	Chief Accountant		046183008045	0	0%
12.1	Pham Van Quy		biological father	046058006518	0	0%
12.2	Pham Thi Minh Hai		biological mother	046159000098	0	0%
12.3	Pham Minh Son		younger sibling	046085000038	0	0%
12.4	Do Thi Nguyet Cam		sister-in-law	080185017188	0	0%
13	Nguyen Dang Thanh	The person in charge of corporate governance.			0	0%
13.1	Nguyen Dang Truong		biological child	001206003537	0	0%
13.2	Nguyen Bao Tram		biological child	001308056706	0	0%

Numerical order	Full name	Position at the Company	Relationship	National ID number or Citizen ID/Passport number/Tax identification number	Number of shares owned in the Company	Percentage of shares owned in the Company
13.3	Nguyen Dang Truong Thinh		biological father	024049004949	0	0%
13.4	Nguyen Thi Dan		Mother	001155006519	0	0%
13.5	Nguyen Dang Thanh		younger sibling	001083026980	0	0%
13.6	Bui Thi Huong		sister-in-law	008192000080	0	0%
14	Vietnam Cement Corporation		Major shareholder	0100106320	10,034,732	14.31%
15	Med-Aid Cong Minh Joint Stock Company			0104256969	0	0%
16	Thong Nhat Sheet Steel Joint Stock Company			3500820408	0	0%

2. Transactions by insiders and related parties involving the company's stock: none

IX. Other points to note : None

Recipient:

- As stated in the "Dear" section;
- Board of Directors, Supervisory Board (for reporting)
- Filed at the document office, Board of Directors Office

On behalf of the Board of Directors
CHAIRMAN



Nguyen Duc Phuong