

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, Mipac 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 | Appro val 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% |

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| 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% |

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| 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% |

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| 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% |

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| 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) | |

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| 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% |

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|-----|-------------------------|-------------------|--|-------|
| 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% |

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|-----|-------------------------|-------------------|--|------|
| 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% |

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| 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 <i>(Dismissed effective April 19, 2024)</i> | 1/1 | 100% |
| 4 | Ms. Dang Ngoc Thao Uyen <i>(Appointed effective April 19, 2024)</i> | 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 | 19/04/2024 | 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 | 19/04/2024 | | 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 Quyен | | 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

On behalf of the Board of Directors

CHAIRMAN



Nguyen Duc Phuong

Recipient:

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