SAIGON – HANOI SECURITIES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, March 20, 2025

BOARD OF DIRECTORS (BOD) REPORT ABOUT 2024 ACTIVITES AND DIRECTION OF 2025

To: ***Valued Shareholders of Saigon - Hanoi Securities Joint Stock Company (SHS)***

SHS Board of Directors (BOD) would like to report to General Meeting of Shareholders about 2024 BOD activities and direction of 2025 as below:

A. Company Information

- **Company management structure:**
  - ✓ From December 03, 2007 – May 15, 2024: General Meeting of Shareholders (GMS), Board of Directors (BOD), Board of Supervisors, Chief Executive Officer (CEO) with Board of Management (BOM).
  - ✓ From May 15, 2024: GMS, BOD, Audit Committee (AC) under BOD, CEO with BOM.
- In 2024, SHS BOD has 05 (five) member, including 01 (one) BOD independent member. The current structure of the BOD is balanced and consistent with the Company's business orientation. The members have experience, knowledge, understanding of management, law, finance, securities and are consistent with the structure prescribed by law, ensuring independence and objectivity. The independent member of the BOD has completed the training course and has a certificate in corporate governance.
- In 2024, SHS' profit before tax reached VND 1,239.3 billion, which completed 119.7% comparing to the plan approved by 2024 Annual GMS. At December 31, 2024, Total assets of SHS is about VND 14,027.7 billion, in which Total equity is VND 11,211.2 billion VND, ROE reached 8.8%.

B. Report on BOD's activities

1. Summary of meetings and decisions of the BOD

- In 2024, the BOD had 40 formal meetings, including: regular meetings by quarter and extraordinary/specialized meetings for discussion and approval of matters within its jurisdiction, summoning and participating in the Annual GMS 2024, the attendance rate reached 100% for all meetings.
- BOD approved 01 Resolution and 71 Decisions to implement Resolutions of GMS as well as perform other content under BOD authority *(The details are described in attached Appendix 1).*
- Report on implementation of Resolution No 01-2024/NQ-ĐHĐCĐ of GSM.

No	Content	Results
1.	**Charter capital increasing plan in 2024,** including: (1) The plan of issuing shares for 2023 dividend payment and Authorizing BOD to implement. (2) The plan on Shares issuance for Charter capital injection from Owner equity and Authorizing BOD to implement (3) The plan on additional shares offering to existing shareholders and Authorizing BOD to implement (4) The plan on share issuance under the Employee stock ownership plan (ESOP 2024) and Authorizing BOD to implement	• Pursuant to Resolution 01-2024/NQ-ĐHDCĐ of GSM, SHS BOD issued Decision No 35-2024/QD-HĐQT in June 21, 2024 and Decision No 48-2024/QĐ-HĐQT in September 29, 2024 to implement plan (1), (2), (3). On March 18, 2025, the Company received the Certificate of Public Offering Registration No. 63/GCN-UBCK and official documents regarding the receipt of complete reports on the issuance of shares for dividend payment and the issuance of shares to increase charter capital, thereby increasing owners' equity, No. 278/UBCK-QLKD and 279/UBCK-QLKD from the State Securities Commission of Vietnam (SSC). SHS will continue to implement the approved plans according to the scheduled roadmap to complete the issuance. • Plan (4) (ESOP 2024) is not implemented in 2024, SHS BOD submits a replacement of 2025 ESOP plan in Proposal No 04-2025/TTr-ĐHDCĐ.
2.	**Policy of relocating SHS Headquarters**	The Company is implementing under direction approved by GMS and plan to complete in 2025: • The site's facilities and infrastructure in on completion phase. • Company will carry out procedures to apply for a License when the facilities and infrastructure of the new location have met the requirements according to regulations and submit to GMS in Proposal No.11-2025/TTr-ĐHĐCĐ.
3.	**Plan of implementing clearing service activity, securities transaction payment by central clearing partner and offering financial products at SHS**	• Clearing service activity, securities transaction payment by central clearing partner has not been implemented yet because the State management agency has not yet implemented. • Financial products offering activity was not implemented in 2024.
4.	**Plan of SHS bond listing and public offering in 2024**	• In 2024, the Company did not offer Bond to public.

Other contents of the Resolution No 01-2024/NQ-ĐHĐCĐ: Changes in Company organization structure, amendment of Charter and Regulations; signing and implementing contract, deals, transactions with related parties… have been implemented in compliance

with Law and the Resolution of GMS 2024.

2. **Report on transactions between the company, subsidiaries, companies in which SHS controls from 50% of the charter capital with the BOD member and related persons of that member; transactions between SHS and companies in which the BOD's member is a founder or a manager within the last 3 years prior to the transaction date**

- Report on transactions between the company, subsidiaries, companies in which SHS controls from 50% or more of the charter capital with the BOD's member and related persons of that member: SHS does not have subsidiaries, companies in which SHS controls from 50% or more of the charter capital. Therefore, SHS does not have transactions with these above entities.

- Transactions between SHS and companies in which the BOD's member is a founder or a manager within the last 3 years prior to the transaction date *(Refer to detail in attached Appendix 2).*

3. **Activities of Independent BOD's Member and evaluation results of Independent BOD Members regarding the BOD operation**

- In BOD, 1/5 member is independent member (Mrs. Nguyen Dieu Trinh). In June, 2024, independent member of BOD has been appointed as Chairwoman of AC under BOD – Unit Head of Risk Management Unit under AC, after GMS approved the changes in company organization structure with AC under BOD.

- Independent BOD member participates in the AC and is in charge of issues related to risk management and internal audit, with the main tasks of reviewing and advising the BOD on policies, risk limits, risk management strategies and internal audit; assessing the level of compliance, accounting standards, effectiveness of risk management and internal audit activities of the Company; reporting to the BOD on the activities and effectiveness of internal control activities implemented during the year; proposing solutions to overcome issues and limitations to improve the Company's business activities.

- The BOD ensures that the number of BOD's meetings and the number of members participated must meet the requirements of legality and effectiveness, and determines the role of each member of the BOD, between independent members of the BOD, non-executive members and executive members of the BOD. The activities of the BOD in 2024 fully comply with the provisions of law, the Charter and other governance regulations of the Company. The BOD regularly reviews the Company's policies and regulations and promptly adjusts them to adapt with the new situation or requirements. The BOD adopts resolutions in accordance with the business strategy in each period, and supervises the implementation of resolutions of the GMS. At the same time, the BOD also provides orientation, direction and regular supervision over the activities of the BOM as well as departments supporting the BOM, ensuring that operations are in accordance with the Company's regulations and policies.

4. Activities of AC under BOD

- **AC meetings:**

Member	Number of 2024 meeting	Meeting attendance percentage	Voting percentage	Reason for not attending
Mrs. Nguyen Dieu Trinh	02	100%	100%	No
Mr. Le Dang Khoa	02	100%	100%	No

- **The AC reviews and evaluates the financial statements, operations, and financial situation of the company:** Reviewed the data in the Company's 2024 Financial Statements and 2024 Prudential Ratio statement.
- **AC already reviewed:** transactions between the company, subsidiaries, companies in which SHS controls from 50% of the charter capital with the BOD's member and related persons of that member; transactions between SHS and companies in which the BOD's member is a founder or a manager within the last 3 years prior to the transaction date: SHS did not have subsidiaries, companies in which SHS controls from 50% or more of the charter capital. Therefore, SHS did not have transactions with these above entities.
- **The AC performs an assessment of the company's internal control and risk management system:** In 2024, the BOM highly focused to internal control and risk management, especially in investment, brokerage, and financial services activities to minimize risks for the Company.

5. Report on activities of other sub-committees under BOD

- In the first 6 months of 2024, the sub-committees under the BOD operated according to Decision No. 25-2022/QĐ-HĐQT dated April 27, 2022, including the Development Policy Subcommittee; Human Resources and Remuneration, System Administration; Finance and Accounting, Risk Management and Internal Audit; Technology, Product Services, Communications, Branding. Since mid-2024, due to changes in the organization structure, the BOD has restructured the organization and tasks of the units under the BOD. The BOD has dissolved and dismissed the personnel of the above subcommittees and at the same time issued decisions to establish, promulgate the Operating Regulations, and setup the personnel structure of the Strategy Committee ("SC"), the AC and its affiliated units.
- The SC was established and operates under BOD's Decision No. 39-2024/QĐ-HĐQT dated July 23, 2024, in which the members of the SC are members of the BOD, independent BOD members and other personnel decided by the Chairman in accordance with each development stage of the Company. In 2024, the BOD has successfully completed its tasks in advising the BOD in supervising and evaluating the implementation results of business strategies and investment strategies in each phase of the market, ensuring successful implementation and exceeding the 2024 business plan approved by the GMS, as well as advising the BOD in setting up personnel structure according to the new organization chart, orienting communication strategies, and repositioning the brand in

6. Supervision result of BOD with CEO and other Executives

6.1 Supervision result with CEO

- The BOD directs the CEO to implement the Resolutions of the GMS and the Resolutions/Decisions of the BOD, including: implementing the 2024 business plan; preparing the 2025 business plan to submit to the 2025 Annual GMS; continuing to update and upgrade the information technology system, researching, building and developing new business products and services; reviewing the system, ensuring safety, proactively managing risks; implementing plans to increase charter capital …
- The BOD highly appreciates and acknowledges the efforts of the BOM and all employees on the business results of SHS achieved in 2025: In 2024, operating income reached more than VND 1,997.6 billion, an increase of 36.4% compared to 2023; profit before tax reached VND 1,239.3 billion, an increase of 81.1%; profit after tax reached more than VND 1,015.6 billion, an increase of 81.6% comparing to 2023.

6.2 Supervision result with other Executives

According to BOD assessment, all Executives are highly qualified, professionally trained from quality universities at home and abroad, have many years of experience in the field of finance and securities, and have certificates and degrees appropriate to the assigned job positions and ensure the highest interests of shareholders

7. Remuneration, Operational Expenses, and Other Benefits of the BOD and BOD member

- The company pays remuneration, operating expenses, bonuses, allowances and other benefits to members of the BOD, Board of Supervisors/AC, and pays salaries and bonuses to the CEO and other Executives based on business results with detailed reports in the audited financial statements
- BOD structure is unchanged, which includes: 05 (five) BOD members.
- Board of Supervisors included 03 members (Chairwoman is executive member) and remains unchanged until May 15, 2024. From May 15, 2024, members of Board of Supervisors are dismissed.

CONTENT	VALUE
1. The budget, total remuneration, allowances, bonuses, and other benefits approved by GMS	Maximum 1,5% of 2024 Profit after tax and not less than VND 4.57 billion. *(According to 2024 Audited Financial statement, 1,5% of Profit after tax equals to VND 15.2 billion)*
2. SHS has disbursed payments to the BOD:	VND 7,625,126,265
3. SHS has disbursed payments to the Board of Supervisors:	VND 718,397,908
4. The total amount disbursed by SHS to the BOD and Board of Supervisors combined	VND 8,343,524,173

Details of remuneration for each member of the BOD/Board of Supervisors are reflected in the 2024 Audited Financial statement and submitted to the Annual GMS for approval.

8. Plans and direction on activities of 2025

The BOD sets growth targets for 2025 and identifies some directions for the Company's operations as follows:

- Complete the process of restructuring the operation model and personnel setup in accordance with the new organization structure approved by the 2024 Annual GMS.
- Promote digitalization and digital transformation, innovate business models, create new, higher and more effective revenue to create sustainable and long-term value for customers
- Utilize the advantage of capital scale to provide superior products and services to customers and partners;
- Enhance the effectiveness of risk management system for business operations;
- Complete the comprehensive internal regulations which suitable to reality and in compliance with the law

These plans and directions will be specified in the presentation of the 2025 business plan of CEO.

The BOD would like to report and submit to the GMS for approval.

ON BEHALF OF BOD

CHAIRMAN

MR. DO QUANG VINH

Recipients:

- *As mentioned above;*
- *For information disclosure;*
- *Archived at BOD office, Admin department*

APPENDIX NO.01

(attached to Activity Report of SHS Board of Directors at 2025 AGM)

LIST OF DECISIONS, RESOLUTIONS APPROVED BY SHS BOD IN 2024

No.	Number	Date (dd/mm/yyyy)	Brief contents
	Resolutions approved and issued by SHS BOD in 2024		
	01-2024/NQ-HĐQT	11/03/2024	Prepare a List of shareholders and organize SHS 2024 AGM
	Decisions approved and issued by SHS BOD in 2024		
1	01-2024/QĐ-HĐQT	16/01/2024	Additional purposes of using capital according to the limit Loan at VPBank
2	02-2024/QĐ-HĐQT	25/01/2024	To reward Group with Outstanding Achievement 2023
3	03-2024/QĐ-HĐQT	25/01/2024	Reward Individuals with Outstanding Achievement 2023
4	04-2024/QĐ-HĐQT	02/02/2024	Change of SHS CEO, Legal Representative
5	05-2024/QĐ-HĐQT	02/02/2024	Delegate rights and responsibilities of the position of CEO
6	06-2024/QĐ-HĐQT	02/02/2024	Appointing new CEO, Legal Representative
7	07-2024/QĐ-HĐQT	08/03/2024	Promulgating Regulations on Management of Shareholders, Shares, Shares, and Organization of Exercise of Rights of SHS Shareholders
8	08-2024/QĐ-HĐQT	11/03/2024	Establishment of the Organizing Committee of SHS 2024 AGM
9	09-2024/QĐ-HĐQT	13/03/2024	Remuneration of the Board of Directors and Supervisory Board in 2024
10	10-2024/QĐ-HĐQT	15/03/2024	Change SHS Representative to implement the loan plan and receive credit at VPBank
11	11-2024/QĐ-HĐQT	15/03/2024	SHS CEO's salary
12	12-2024/QĐ-HĐQT	28/03/2024	Change of SHS Chief Accountant
13	13-2024/QĐ-HĐQT	28/03/2024	Recruitment and appointment of Chief Accountant_Mrs. Pham Thi Thanh Hao
14	14-2024/QĐ-HĐQT	01/04/2024	Terminate the labor contract with Mrs. Tran Thi Thu Thanh - Deputy CEO
15	15-2024/QĐ-HĐQT	09/04/2024	Established SHS Board of Management's Office
16	16-2024/QĐ-HĐQT	09/04/2024	Dissolve the Financial Accounting Department
17	17-2024/QĐ-HĐQT	09/04/2024	Establishment of Finance and Administration Department
18	18-2024/QĐ-HĐQT	09/04/2024	Establishment of Accounting Department
19	19-2024/QĐ-HĐQT	10/04/2024	Change of SHS HCMC Branch's Director
20	20-2024/QĐ-HĐQT	10/04/2024	Recruitment and appointment of Pham Thanh Vu_Director of HCMCity Branch

No.	Number	Date (dd/mm/yyyy)	Brief contents
21	21-2024/QĐ-HĐQT	11/04/2024	Limited loan plan at VCB – Hanoi Branch
22	22-2024/QĐ-HĐQT	23/04/2024	Change SHS Representative to implement the loan plan and receive credit at VPBank
23	23-2024/QĐ-HĐQT	23/04/2024	Establishment of the Shareholder Eligibility Inspection Committee at the 2024 AGM
24	24-2024/QĐ-HĐQT	23/04/2024	Approve the contents submitted to the General Meeting of Shareholders for approval
25	25-2024/QĐ-HĐQT	23/04/2024	Approving the Agenda and Documents of the 2024 GMS
26	26-2024/QĐ-HĐQT	26/04/2024	Terminate the labor contract with the Head of BOD's office
27	27-2024/QĐ-HĐQT	26/04/2024	Terminating the contract with Mr. Nguyen Duc Quang - Senior Advisor
28	28-2024/QĐ-HĐQT	10/05/2024	Recruiting and appointing the Head of BOD's Office
29	29-2024/QĐ-HĐQT	07/05/2024	Approval of additional content and documents submitted to the GMS for approval
30	30A-2024/QĐ-HĐQT	24/05/2024	Approval of the financial plan for 2024
31	30-2024/QĐ-HĐQT	05/06/2024	SHS provides SHB with services related to the public offering of bonds
32	31-2024/QĐ-HĐQT	06/06/2024	Amending and promulgating the Charter and Internal Regulations under SHS GMS authority
33	32-2024/QĐ-HĐQT	06/06/2024	Appointing the Chairman and members of the Audit Committee.
34	33-23024/QĐ-HĐQT	06/06/2024	Issuing the Operating Regulations of the Audit Committee
35	34-2024/QĐ-HĐQT	11/06/2024	Loan limit plan at Vietnam Thuong Tin Commercial Joint Stock Bank
36	34A-2024/QĐ-HĐQT	12/06/2024	Handling the receivables of the Company
37	35-2024/QĐ-HĐQT	21/06/2024	Implementing the plan to issue shares to increase charter capital in 2024
38	36-2024/QĐ-HĐQT	21/06/2024	Approval of the dossier for additional public offering of shares to existing shareholders
39	37-2024/QĐ-HĐQT	01/07/2024	SHS provides SHB with advisory services related to the private placement of bonds
40	38-2024/QĐ-HĐQT	09/07/2024	Loan plan with limit at Woori Bank Vietnam Limited - Bac Ninh Branch
41	39-2024/QĐ-HĐQT	23/07/2024	Establishing the Strategic Committee under the Board of Directors
42	39A-2024/QĐ-HĐQT	23/07/2024	Adjusting the name of the Debt Handling Committee under the Board of Directors
43	40-2024/QĐ-HĐQT	23/07/2024	Adjusting Decision No. 09-2024/QĐ-HĐQT dated March 13, 2024 (regarding remuneration)
44	41-2024/QĐ-HĐQT	26/07/2024	Approval of the organizational structure of SHS
45	42-2024/QĐ-HĐQT	26/07/2024	Organizing the structure of the Board of Directors' Office.

No.	Number	Date (dd/mm/yyyy)	Brief contents
46	43-2024/QĐ-HĐQT	01/08/2024	Changing the organizational structure and personnel of the Internal Audit Department
47	43A-2024/QĐ-HĐQT	06/08/2024	Loan limit option at OceanBank-Hanoi for the years 2024-2025
48	44-2024/QĐ-HĐQT	21/08/2024	Determining the salary of SHS CEO
49	45-2024/QĐ-HĐQT	21/08/2024	Loan limit option at Vietnam Technological and Commercial JSBank (Techcombank)
50	46-2024/QĐ-HĐQT	27/08/2024	Loan limit option at BIDV Ha Thanh
51	47-2024/QĐ-HĐQT	20/09/2024	Coordinating with financial institutions to provide services for customers borrowing money to buy stocks, and advancing the funds for stock sales.
52	48-2024/QĐ-HĐQT	26/09/2024	Amending and supplementing the content of the work plan for implementing the share issuance plan to increase charter capital in 2024 according to Decision No. 35-2024/QĐ-HĐQT.
53	49-2024/QĐ-HĐQT	26/09/2024	Approval of the dossier for additional public offering of shares to existing shareholders
54	50-2024/QĐ-HĐQT	26/09/2024	Issuing regulations on reporting to the Board of Directors of SHS
55	51-2024/QĐ-HĐQT	02/10/2024	Loan limit option at IndovinaBank for the years 2024-2025
56	52-2024/QĐ-HĐQT	08/10/2024	Issuing regulations on the organization and operation of the Investment Board
57	53-2024/QĐ-HĐQT	08/10/2024	Issuing SHS Investment Regulations
58	54-2024/QĐ-HĐQT	08/10/2024	Issuing regulations on the approval authority for SHS investments
59	55-2024/QĐ-HĐQT	15/10/2024	SHS collaborates with SHB to provide loan services for customers to buy stocks and advances the funds for stock sales
60	56-2024/QĐ-HĐQT	15/10/2024	Collaborating with Hanoi Football Club for publicity/mass media
61	57-2024/QĐ-HĐQT	15/10/2024	Supporting fellow citizens severely affected by the 2024 floods
62	58-2024/QĐ-HĐQT	24/10/2024	Loan limit option at ACB (Asia Commercial Bank) for the years 2024-2025
63	59-2024/QĐ-HĐQT	01/11/2024	Loan limit option at TPBank for the years 2024-2025
64	60-2024/QĐ-HĐQT	15/11/2024	Issuing and applying the new trademark recognition document for the SHS brand
65	61-2024/QĐ-HĐQT	20/11/2024	Loan/credit limit plan at HDBank for the years 2024-2025
66	62-2024/QĐ-HĐQT	29/11/2024	Loan limit option at VPBank for the years 2024-2025
67	63-2024/QĐ-HĐQT	02/12/2024	Loan limit option at Eximbank for the years 2024-2025.
68	64-2024/QĐ-HĐQT	12/12/2024	Signing and executing contracts and transactions related to renting a location for the head office
69	65-2024/QĐ-HĐQT	17/12/2024	Mr. Luu Danh Duc resigns from the Board of Directors
70	66-2024/QĐ-HĐQT	17/12/2024	Resolving the remuneration and benefits of Board of Directors' member
71	67-2024/QĐ-HĐQT	27/12/2024	Dismiss Mr. Tran Sy Tien from the position of Deputy General Director to terminate the labor contract

APPENDIX NO. 02

(attached to Activity Report of SHS Board of Directors at 2025 AGM)

Transactions between companies in which SHS BOD's members are founding members or have been business managers within the past three years prior to the transaction.

No.	Name of organization/individual	Relationship with the Company	Time of transaction with the Company (dd/mm/yyyy)	Resolution No. or Decision No. approved by GMS/BOD (if any, specifying date of issue (dd/mm/yyyy))	Content, quantity, total value of transaction (VND)
1	Saigon - Hanoi Commercial Joint Stock Bank	Affilated persons of BOD's member Le Dang Khoa (SHB Deputy CEO) since Mar 22,2013 and of BOD's Chairman Do Quang Vinh (SHB Vice Chairman cum Deputy CEO) since Apr 27, 2022	04/04/2024 to 02/10/2024	SHS BOD's Decision No. 24-2023 dated 23/10/2023 (Total limit: VND 1,800 billion)	SHS borrows capital within the limit at SHB - Dong Do Branch (SHB Dong Do) Credit loan at SHB Dong Do: VND 445,000,000,000
2			05/04/2024 to 03/10/2024		Repayment of loan at SHB Dong Do: VND 45,193,068,493
3			22/05/2024 to 17/12/2024	SHS BOD's Decision No. 26-2023 dated 02/11/2023 (Total limit: VND 800 billion)	SHS borrows capital within the overdraft limit at SHB - Dong Do Branch (SHB Dong Do). Credit loan at SHB Dong Do: VND 823,958,550,000
4			20/06/2024		Repayment of loan at SHB Dong Do: VND 824,144,803,460
5			To be continued implemented in 2024	SHS BOD's Decision No. 23-2023/QĐ-HĐQT dated 04/10/2023	The plan to sign a cooperation agreement between SHS and SHB for the provision of data to SHB; Total transaction value: VND 0.
6			26/12/2024	SHS BOD's Decision No. 28-2023/QĐ-HĐQT dated 25/12/2023	SHS provides bond consulting services to SHB; Total transaction value 2024: VND 700,000,000
7			6/6/2024	SHS BOD's Decision No. 30-2024/QĐ-HĐQT dated 05/06/2024	SHS provides SHB with services related to public bond offerings; Total transaction value: VND 300,000,000
8			2/7/2024	SHS BOD's Decision No. 37-2024/QĐ-HĐQT 01/7/2024	SHS BOD approves the plan for SHS to provide SHB with consulting services related to private bond offerings; Total transaction value: VND 670,000,000
9	Saigon - Hanoi Commercial Joint Stock Bank	Affilated persons of BOD's member Le Dang Khoa (SHB Deputy CEO) since Mar 22,2013 and of BOD's Chairman Do Quang Vinh (SHB Vice Chairman cum Deputy CEO) since Apr 27, 2022	15/10/2024	SHS BOD's Decision No. 55 – 2024/QĐ-HĐQT dated 15/10/2024	SHS BOD approves the collaboration with SHB to provide services for customers to borrow money for purchasing stocks and advance funds for selling stocks. Outstanding balance disbursed by SHB for SHS's customers to cover stock purchase shortfalls as of 31/12/2024 is VND 35,694,925,520
10			9/1/2024	SHS BOD's Decision No. 24-2019/QĐ-HĐQT 26/07/2019	Government bond transactions (SHB and SHS secondary trading): VND 1,203,663,950,000 (Total value of bonds traded) Transaction fee: VND 0

No.	Name of organization/individual	Relationship with the Company	Time of transaction with the Company (dd/mm/yyyy)	Resolution No. or Decision No. approved by GMS/BOD (if any, specifying date of issue (dd/mm/yyyy))	Content, quantity, total value of transaction (VND)
11	Saigon - Hanoi Commercial Joint Stock Bank	Affilated persons of BOD's member Le Dang Khoa (SHB Deputy CEO) since Mar 22,2013 and of BOD's Chairman Do Quang Vinh (SHB Vice Chairman cum Deputy CEO) since Apr 27, 2022	June, July, September, October 2024	SHS BOD's Decision No. 24-2019/QĐ-HĐQT 26/07/2019	Transaction of Deposit Certificates at SHB (Issued by SHB to SHS): VND 12,500,000,000,000 (Total value of bonds traded) Net transaction fee earned: VND 15,340,909,091
12			In 2024		4 transactions of signing deposit contracts and settling deposit contracts with SHB have a total transaction value of over VND 200.6 billion 1.SHS signs a deposit contract at SHB: VND 50,000,000,000 2.Closing a deposit contract at SHB: VND 50,428,493,151 3.SHS signs a deposit contract at SHB: VND 50,000,000,000 4. Closing a deposit contract at SHB: VND 50,174,109,589
13	Mr. Do Vinh Quang	Mr. Do Vinh Quang is the younger brother (a related person) of SHS BOD's Chairman - SHS insider Do Quang Vinh, and he is also the Vice Chairman - Deputy CEO of T&T Corporation (related person of a major shareholder)	12/12/2024	SHS BOD's Decision No. 64-2024/QĐ-HĐQT dated 12/12/2024	SHS enters into and executes contracts and transactions related to renting the headquarters for the company with Mr. Do Vinh Quang - Related Party of SHS's BOD Temporary advance: VND 20,000,000,000
14	Saigon - Hanoi Commercial Joint Stock Bank	Related entities: Mr. Do Quang Hien (until April 26, 2022); Mr. Do Quang Vinh (from April 27, 2022); Mr. Le Dang Khoa (from March 22, 2013.); Mr. Luu Danh Duc from April 27, 2022.	In 2022	SHS Decisions No.08-2021/QĐ-HĐQT- 03/06/2021; No. 29-2021/QĐ-HĐQT-23/11/2021; No. 34-2021/QĐ-HĐQT - 16/12/2021; No. 19-2022/QĐ-HĐQT - 20/04/2022	Loan and debt repayment transactions with SHB (related party) according to the audited 2022 Financial Statement: **Total value of transactions: VND 12,499,980,000,000** (1) Total SHS loan received: VND 5,381,490,000,000. (2)Total SHS loan repayment: VND 7,118,490,000,000.