

**JSC BANK FOR FOREIGN
TRADE OF VIETNAM**

Address: 198 Tran Quang Khai, Hanoi
Business Registration No. 0100112437
(15th revision dated April 14th, 2022)

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Hanoi, April 28th 2022

**REPORT OF THE BOARD OF DIRECTORS
ON 2021 OPERATION AND 2022 ORIENTATION****I. OPERATION REPORT OF 2021****1. Highlights and overview**

In 2021, the world continues to witness the raging of COVID-19 pandemic with dangerous variations, causing heavy losses to socio-economic. In Vietnam, social distancing and prolonged blockade in many provinces disrupted production and supply chains. However, with the drastic, flexible and responsive management of the Government as well as great efforts from both enterprises and people, Vietnam has gradually adapted to the epidemic and the economy recovered strongly in the last quarter of 2021. GDP for the whole year increased by 2.58%; import-export turnover reached 668.5 billion USD, up 22.6% compared to 2020; trade surplus reached 4 billion USD; inflation stood at 1.84% - the lowest level since 2016.

Amidst overall difficulties and challenges, the banking industry continues to prove itself as the pillar of the economy, accompanying and supporting people and enterprises to overcome difficulties, recover and expand businesses. System liquidity was ample; interest rates were kept at low level; foreign exchange market and exchange rate were stable. The digital transformation of the banking system has made remarkable progress.

2. Missions assigned by the General Shareholders Meeting

At the Annual General Shareholders Meeting (AGM) in 2021, the Meeting ratified the following:

- Approved 2021 business direction with the following points:
 - ✓ 2021 motto ***Transformation - Efficiency - Sustainability***, with main

focus on *thorough innovation of growth model* and management orientation *Responsibility - Action - Innovation*.

✓ AGM assigned the BOD to direct and decide on any adjustment of 2021 targets to match the situation, especially in line with COVID-19 situation and in accordance with approval from the competent authority. According to Official Letter No. 2712/NHNN-TCKT dated 22/04/2021, Official Letter No. 5674/NHNN-TCKT dated 06/08/2021 and Official Letter No. 8285/NHNN-CSTT dated 23/11/2021, SBV approved several targets for 2021 as follows:

- ✓ Total assets growth of 5%;
- ✓ Credit growth of 10,5% (which was thereafter increased to 15%);
- ✓ Deposits growth of 7%;
- ✓ NPL of less than 1%;
- ✓ Consolidated PBT growth of 11%, Single PBT of VND 25,400; Cash dividend payout ratio of 12% over face value;

- Approved VCB Development plan until 2025, vision until 2030;

- Approved profit distribution plan and authorized the BOD to execute the plan in accordance with SBV's official approval.

- Approved the maximum remuneration for the Board of Directors and Supervisory Board of 0.27% of consolidated profit after tax given 2021 consolidated profit before tax fulfilled target assigned by competent authority.

- Assigned the Board of Directors to decide on the selection of an independent auditing company to review the financial statements of the second quarter of 2022, audit the financial statements and the operation of the internal control system of VCB in 2022.

- Approved the amendment and supplementation of a number of contents of Charter, Regulations on organization and operation of the Board of Directors, internal management regulations. Assigned the Board of Directors to carry out necessary procedures; promulgate the Charter, Regulations on organization and operation of the Board of Directors, and internal management regulations.

- Approved the plan to increase charter capital in 2021 of VCB.

3. Review the implementation of the missions assigned by the AGM

With effort, responsibility and determination, VCB has successfully implemented the goals: Effective COVID-19 epidemic prevention; Ensure employees' health; Customer difficulties sharing and Sustainable business development. In 2021, VCB achieved many impressive results, exceeded the targets assigned the AGM, continued to be the leading bank in terms of profit and asset quality in the banking system.

Results of the implementation of missions assigned by the AGM are as follows:

3.1. Business operation outcomes

In 2021, Vietcombank achieved and exceeded the targets set by the AGM:

- Total assets reached VND 1,414,673 billion, up 7% compared to 2020, completed 101% of the target set by AGM.

- Loan outstanding reached VND 972,680 billion, up 15% compared to 2020, within the credit growth limit assigned by the State Bank and completed 104% of the target set by AGM.

- Total deposit reached VND 1,152,712 billion, up 9% compared to 2020, completed 102% of the target set by AGM.

- VCB continues to strictly control credit quality and accelerate bad debt handling. The balance of NPL on the balance sheet is VND 6,121 billion, NPL ratio was 0.63%, while the balance of provision reserve fund was VND 25,976 billion. The loan loss coverage ratio was 424%, reaching the highest level in VCB's operations and within the banking system.

- Consolidated profit before tax reached VND 27,389 billion, up 19% compared to 2020 and completed 106% of the target set by AGM. Bank only profit before tax reached VND 26,457 billion, up 17% compared to 2020 and completed 104% of the target set by AGM.

- Market capitalization reached USD 16.7 billion as of December 31, 2021, highest among listed banks.

(For more details, please see BOM's report).

3.2. Business direction and management

Bank governance was the focus of the Board of Directors with outstanding activities in 2021 including:

Network development, human resource management and training

- Consolidate the organizational model at the Head Office and Branches. Newly established Information Technology & Digital Transformation Division; opened 5 new branches and 32 transaction offices

- The COVID-19 epidemic outspreaded in Australia and Vietnam in the past 2 years, which has led to critical changes in the business environment, market potentials as well as posing new challenges. Considering the above facts, the Board of Directors has decided to stop implementing the plan to establish a VCB branch in Australia.

- Scientific research and operations of the Scientific Council were promoted and implemented seriously and methodically.

Digital transformation and progress of capacity building projects

- Promulgating the Digital Transformation Action Scheme to 2025, with a vision to 2030 with 15 specific goals; promulgating the Transformation Action Plan to implement the Digital Transformation Action Scheme.

- Project management activities are satisfactory, the projects continue to follow the set schedule.

Fulfilled obligations to the State and responsibilities to the community, ensuring interests of shareholders

- Fulfill all obligations to the State. In 2021, VCB paid nearly VND 11 trillion to the State budget, continuing to be one of the largest payers to State budget in Vietnam.

- VCB strived to balance between the safe and sound development goals with the role as the leading bank in the industry. In 2021, VCB has pioneered to reduce interest and fees, restructured debt and maintained debt groups for customers in accordance with the guidance of the SBV to support people and

businesses to maintain production and overcome difficult times.

- Besides business activities, VCB also actively promoted Corporate Social Responsibility (CSR) by participating in numerous social welfare activities. In 2021, VCB has implemented social security programs with a total commitment of ~ VND 723 billion, of which VND 381 billion was donated to COVID-19 disease prevention and control. VCB has implemented a series of programs and activities to show gratitude to the frontline forces against the epidemic, especially the medical team. VCB's CSR activities focused on financing the construction of houses for the poor, construction of schools, health facilities, and infrastructure works in areas with difficulties, rural, remote and regional areas. ..., in which education and health were two key areas that VCB paid special attention to and widely deployed in many localities across the country, actively contributing to spreading VCB's brand.

3.3. Development Strategy to 2025, vision until 2030

VCB successfully compiled and submitted Development Strategy to 2025, vision until 2030 to SBV for approval. Vision and mission until 2025: No.1 Bank in Vietnam, one of 100 largest banks in Asia and 300 largest banking groups globally, one of 1000 largest listed corporates in the world with substantial contribution to Vietnam's development.

3.4. 2020 profit distribution

In accordance with SBV's approval under Official letter No. 8173/NHNN-TCKT dated 17/11/2021 and resolution of the AGM, BOD issued Resolution No. 609/NQ-VCB-HDQT dated 09/12/2021 to approve 2020 profit distribution plan. Accordingly, the rate of cash dividend payment was 12% for 2020. VCB completed cash dividend payments to shareholders on 05/01/2022. After booking required reserves and paying cash dividends, VCB continued to pay stock dividend according to the charter capital increasing plan approved by competent State authority.

3.5. Operating fund, remuneration for the BOD and Supervisory Board in 2021

The remuneration of the BOD and Supervisory Board incurred and paid from the salary fund in the financial year 2021 was 0.08% x profit after tax, in line with

Resolution No.14/TN2021/NQ-DHDCD at VCB 14th AGM dated 23/04/2021.
Details:

- Member of the BOD: VND 13,679 million
- Member of the Supervisory Board: VND 3,860 million

3.6. Independent auditing company selection

The BOD has approved the result of selecting a firm to review 2022 Second quarter interim reports, audit financial reports and operations of 2022 VCB's internal control system in pursuant to Circular 39/2011/TT-NHNN of the SBV, ensuring the efficiency and compliance with current laws. The selected firm is Ernst & Young Vietnam company ltd.

3.7. Charter Capital increase in 2021

The 2021 AGM approved the 2021 charter capital increase Plan with Component 1 – share issuance to pay dividends from 2019 retained earnings after paying 8% cash dividend and Component 2 – private placement with the size equivalent to 6.5% of VCB's chartered capital at the offering time.

With component 1, VCB has completed on January 5, 2022 with share issuance to increase capital to pay stock dividend at the rate of 27.6% as approved by competent state authority.

With component 2, VCB is carrying out necessary work to implement the capital increase plan.

4. Assessment on the performance of the BOD

In 2021, BOD organized 60 meetings and collected 176 written opinion to orient and direct VCB performance in each period, consider and evaluate works under BOD's authority/management.

List of Resolution/Document issued by the BOD in 2021 as in Appendix 01.

5. Report on transactions between bank, subsidiaries, companies that VCB owns more than 50% charter capital with member of BOD and related persons; transactions between VCB with and companies, whose member of the BOD is founding member or Manager within the last three years prior transaction

In 2021 VCB had 18 transactions with FPT and FIS – related parties of Mr. Truong

Gia Binh – Chairman of FPT cum independent BOD member of VCB.

Details as in Appendix 02

6. Evaluation of Independent BOD member performance and assessment of Independent BOD member on BOD activities.

The 2021 BOD operations were organized and implemented in compliance with VCB Charter, Regulation on organization and operation of the BOD and current legal regulations; fully implemented the contents in AGM Resolutions and the contents approved by AGM.

In 2021, BOD has led and directed the system to successfully implement the prevention and control of COVID-19, ensured business continuity, achieved and exceeded business targets and fulfilled state obligation, community responsibilities and shareholders employee's interests, played a prominent role in shaping business strategy, risk management, contributed positively to the whole system operation.

Details as in Appendix 03

7. Assessment on performance of the Committees

In 2021, the Committees have fully and promptly exercise the assigned tasks in accordance with the functions as specified in the Regulation on organization and operation of each Committee.

7.1. Risk management Committee

The Risk management Committee advised BOD on approving appropriate policy and orientation suitable to each period regarding risk type (credit risk, market risk, operation risk...) including the identification of rate, limit/restriction and risk tolerance of the bank.

In 2021, the Risk Committee organized 4 periodical meetings as well as other sessions and seminar to assess VCB risk status, updated risk trend in the coming period and advise the BOD the strategy, risk management policy, measures to prevent risk in various fields of the operation with main focus on operation risk, business continuity maintenance in respond to COVID-19, Central Vietnam flood; monitored and gave opinion to overcome the shortcomings regarding risk management as requested by the management agency and inspection and audit unit.

The Risk Committee also directly participated, urged and gave opinion to complete the Action program of Risk and Compliance division of VCB to 2025 with the vision to 2030 with overall goal to become the best risk management bank in Vietnam, pioneering in applying risk management standards of regions and the world.

7.2. Human Resources Committee

Human Resource Committee plays a role in advising the BOD on the issues regarding personnel, salary, remuneration, bonus/allowance and other remuneration policies of VCB. After the BOD issued the regulatory documents on personnel management, the Human Resources Committee has been active and proactive in advising, evaluating and proposing the appointment planning under authority, consolidating organizational model and developing network and resources matched with business and strategic goals. In 2021, the Human Resources Committee continued to proactively advise, evaluate and propose staffing, appointment and management officer under authority ensure the publicity, the right people and the right job, finalize the document system and policy in staff management, contributed to enhancing capacity and quality of staff management.

7.3. Strategic Committee

Strategic Committee advises the BOD in issuing business development strategy, including assessment on status, overall target, and long term vision, and strategic orientation, business target for each period, solution and roadmap. In 2021, the Strategic Committee advised the BOD to build the VCB Strategic development Plan to 2025 with vision to 2030 and sent it to SBV for approval.

8. BOM supervision

The BOD supervision to the BOM is based on VCB Internal management Regulation

Monthly, BOD holds plenary meetings to assess business operation analyze market and carry out timely and practical directions. At these meetings the CEO/Deputy CEO in charge of the BOM reports on bank's overall operation; AGM resolution implementation; BOD resolution and decision implementation; or some specific topics required by the BOD; The BOD allocate and assign task for

each BOD members and the CEO cum BOD member/Deputy CEO in charge of the BOM for implementation. The BOD holds weekly meeting to promptly resolve and handle task, documents and any issued arising from practice under function and authority.

During social distancing due to COVID-19, BOD still hold direct/online meeting to grasp the economic fluctuation promptly, ensuring comprehensive direction to the whole system to realize dual goal: effective epidemic prevention and business development. The BOD supervision is also realized through monthly report made by the Supervisory Board.

In general, the BOD in 2021 has supervised and directed the BOM on VCB business operation in accordance with the orientation and strategic goal. All solutions were implemented actively and synchronously, ensuring the implementation of the roadmap and set goals; the targets were completed as planned. The BOM has followed the regulation of Law on credit institution, VCB Charter and BOD resolution in directing and rienting business operation.

II. ORIENTATION FOR THE OPERATION IN 2022

1. Basic factor to set up 2022 business plan

The domestic and international market are predicted with opportunities, advantages, difficulties and threats alternatively. Many international organizations estimate that the world economy will grow at ~4% in 2022 (lower than the ones in 2021 of 5.5%)

The Government sets up 2022 GDP growth rate of 6% to 6.5% and prioritizes macroeconomic stabilization, controls inflation under 4%. The policies to support businesses to be implemented continually, monetary policy to be actively and flexibly operated in accordance with new circumstances; credit growth of the industry is expected at 14%.

2. Orientation for operation in 2022

With motto *Transformation – Effectiveness – Sustainability*, with the guidlines and management orientation *Responsibilities - Action – Innovation*, in lines with VCB strategic development plan to 2025 with vision of 2030, VCB, as a whole, shall make best efforts to excecute all tasks & solutions to fulfill 2022 targets

as followed:

- Total assets increases by 8%;
- Credit increases by 15%;
- Deposits increases by 9%;
- Profit before tax increases by 12%;
- NPL ratio of lower than 1.5%;
- Dividend payout ratio: according to approval of competent Government authority.
- Prudential ratio: according to current regulation of SBV.

Propose to AGM to assign VCB BOD to decide on the adjustment and instruct the execution of 2022 business plan in accordance with actual circumstance, especially the COVID-19 pandemic and based on approval of Government authority.

Accordingly, main orientation in some specific fields as follow:

3.1. Business activities

Focus on 6 breakthroughs:

- Implement the digital transformation action program and Transformation action Plan on time as approved.
- Enhance human resources quality; focus on resources to adapt digital bank/transformation, develop/build digital culture.
- Transform growing model, changing operation structure based on 3 business pillars; taking full advantage of VCB entire system.
- Promote customer and product development.
- Improve regime and policy system.
- Implement on schedule the assigned commercial bank restructuring plan with the highest determination.

Implement 3 pillars of business transformation:

- Credit growth associated with effective and sustainable credit restructuring: Increase retail and transaction office loan exposure; Increase collateral in total outstanding loans; Grow wholesale credit associated with customer and service development.

- Maintain and strive to improve the proportion of non interest income, with the main focus on fee income; Expanding products and services on digital channels, improving service quality and customer experience, retaining customers which lays the foundation for service income growth in the future.

- Structure deposit aiming at higher efficiency.

Deposit

- Continue to increase the size of demand deposits through expanding customer base, customers acquisition through account transaction, and dramatically shifting customers towards digital channels.

- Promote the supply of products and services on digital channels.

Credit

- Focusing on customer and industry oriented credit growth.

- Develop loan programs suitable for customer groups/segments to increase competitiveness, develop large-scale retail credit, develop diversified products according to industry and VCB credit policy.

- Deploying a number of credit products on digital channels.

- Deploying new credit models and processes.

Credit quality

- Strictly control the quality of on-balance sheet credit, structure loan balance according to Circular 03.

- Improve supervision on debt collection at branches.

Service

- Increase service income, continue to focus on Fx products, Export - import payment, Trade finance, Guarantee, Insurance, Investment, Card, Digital utilities...

- Diversify sale channels, especially digital ones.

- Improve cost management efficiency, especially related cost of Card, E-banking, Trade Finance, Guarantee.

- Provide modern solution for card payment.

- Shorten the development time of utilities, services and products provided on digital channels.

Investment banking and treasury

- Effectively use capital to invest in government bonds and financial institution bonds.
- Implement sales of derivative products; Develop efficiency of business operation, corporate bonds distribution.
- Coordinate solutions between VCB, VCBS, VCBF, establish benefit sharing scheme in delivering market products; taking full advantage of VCB entire system.
- Restructure secondary market portfolio, ensuring the efficient connection between deposit and investment in valuable papers issued by credit institutions, improve capital usage efficiency.

Digital transformation

- Deploy on schedule the digital transformation action program and transformation plan.

3.2. Management*Human resource management and development*

- Continue to implement the human resource strategy according to the Human Resource Management & Development Plan to 2025, Orientation until 2030.
- Continue to improve organization structure, mandate of Head office units and Branches to arrange management and administration according to operation group.
- Review and standardize mechanisms and policies on human resource. Accelerate the implementation of HR transformation projects.
- Continue to focus on training and scientific research; Especially innovation and technology application in banking activities.

Information technology:

- Strengthening IT infrastructure capacity to meet business requirements.
- Enhance safety, security and confidentiality of IT systems.
- Develop partnership strategy with Fintech, establishing VCB ecosystem.

Transformation project:

- Speeding up projects which support the digital transformation. Concentrate resources, speed up progress and ensure the quality of key projects which are in the implementation stage.

With the determination of the BOD, BOM and employees throughout the Bank's system, VCB will certainly make full efforts to complete and exceed the targets set forth by the AGM, bring Vietcombank to a new phase of development towards realizing the strategic vision to become the Number 1 bank in Vietnam, among 100 leading banks in the region, ranking among 300 biggest financial groups in the world, 1000 largest global listed enterprises, making considerable contribution to Vietnam growth.

**ON BEHALF OF THE BOARD
OF DIRECTORS
CHAIRMAN**

Pham Quang Dzung

APPENDIX 01

LIST OF RESOLUTION/DECISION OF BOD ISSUED IN 2021

No	Resolution No.	Date	Content	Approval vote percentage
1.	01/NQ-VCB-HDQT	06/01/2021	Approve the resolution of the regular meeting in January 2021	100%
2.	02/NQ-VCB-HDQT	06/01/2021	Approve credit limit extension to corporate customers	100%
3.	03/NQ-VCB-HDQT	06/01/2021	Approve credit limit extension to corporate customers	100%
4.	04/NQ-VCB-HDQT	06/01/2021	Approve social security budget plan for 2021	100%
5.	05/NQ-VCB-HDQT	06/01/2021	Approve advertising budget plan for 2021	100%
6.	06/NQ-VCB-HDQT	06/01/2021	Approve to adjust progress of branch office project	100%
7.	08/NQ-VCB-HDQT	07/01/2021	Approve social security sponsorship policy in 2021	100%
8.	09/NQ-VCB-HDQT	08/01/2021	Approve finalization of VCB project	100%
9.	10/NQ-VCB-HDQT	06/01/2021	Approve to amend a number of regulations of VCB	100%
10.	11/NQ-VCB-HDQT	09/01/2021	Approve to transfer additional welfare funds to some VCB branches	100%
11.	12/NQ-VCB-HDQT	15/01/2021	Approve HR policy in VCB system	100%
12.	13/NQ-VCB-HDQT	09/01/2021	Approve HR policy in VCB system	100%
13.	14/NQ-VCB-HDQT	14/01/2021	Approve sponsoring a number of Support Funds	100%
14.	15/NQ-VCB-HDQT	14/01/2021	Approve social security sponsorship policy in 2021	100%
15.	16/NQ-VCB-HDQT	10/01/2021	Approve KPIs assessment results for branches	100%
16.	17/NQ-VCB-HDQT	14/01/2021	Approve supports for several organizations	100%
17.	18/NQ-VCB-HDQT	10/01/2021	Approve set of plan targets for 2021	100%
18.	19/NQ-VCB-HDQT	15/01/2021	Approve Bonus and welfare fund	100%
19.	20/NQ-VCB-HDQT	15/01/2021	Approve salary fund distribution in the Quarter 4/2020	100%
20.	21/NQ-VCB-HDQT	19/01/2021	Approve adjustment of content in Resolution No. 614	100%
21.	22/NQ-VCB-HDQT	25/01/2021	Approve 2021 supervisory plan	100%

No	Resolution No.	Date	Content	Approval vote percentage
22.	23/NQ-VCB-HDQT	21/01/2021	Approve to transfer additional welfare funds to some VCB branches	100%
23.	24/NQ-VCB-HDQT	25/01/2021	Approve transaction between VCB and related persons of independent BOD members	100%
24.	25/NQ-VCB-HDQT	19/01/2021	Approve report on results of meeting No.4 in 2020	100%
25.	26/NQ-VCB-HDQT	23/01/2021	Approve HR policy in VCB system	100%
26.	27/NQ-VCB-HDQT	25/01/2021	Approve HR policy in VCB system	100%
27.	28/NQ-VCB-HDQT	19/01/2021	Approve social security program in 2021	100%
28.	29/NQ-VCB-HDQT	25/01/2021	Approve policy and budget for advertising	100%
29.	30/NQ-VCB-HDQT	25/01/2021	Approve to transfer additional welfare funds to some VCB branches	100%
30.	31/NQ-VCB-HDQT	25/01/2021	Approve credit limit extension to corporate customers	100%
31.	32/NQ-VCB-HDQT	21/01/2020	Approve to issue some VCB regulations	100%
32.	33/NQ-VCB-HDQT	25/01/2021	Approve HR policy in VCB system	100%
33.	34/NQ-VCB-HDQT	25/01/2021	Approve to issue ICCAP	100%
34.	36/NQ-VCB-HDQT	25/01/2021	Approve performance assessment for BOD and SB members	100%
35.	37/NQ-VCB-HDQT	25/01/2021	Approve performance assessment for Head office unit and BOM members	100%
36.	38/NQ-VCB-HDQT	23/01/2021	Approve policy and budget for advertising	100%
37.	40/NQ-VCB-HDQT	23/01/2021	Approve to adjust timeline to build VCB branch office	100%
38.	41/NQ-VCB-HDQT	23/01/2021	Approve to adjust timeline to build VCB branch office	100%
39.	42/NQ-VCB-HDQT	25/01/2021	Approve policy to build VCB branch office	100%
40.	43/NQ-VCB-HDQT	25/01/2021	Approve policy and budget for advertising	100%
41.	44/NQ-VCB-HDQT	25/01/2021	Approve policy and budget for advertising	100%
42.	45/NQ-VCB-HDQT	27/01/2021	Approve credit limit extension to FI	100%
43.	46/NQ-VCB-HDQT	25/01/2021	Approve transfer of transaction office	100%
44.	47/NQ-VCB-HDQT	28/01/2021	Approve to transfer additional welfare funds to some VCB branches	100%
45.	48/NQ-VCB-HDQT	29/01/2021	Approve to transfer additional welfare funds to some VCB branches	100%
46.	49/NQ-VCB-HDQT	27/01/2021	Approve to transfer additional welfare funds to some VCB branches	100%

No	Resolution No.	Date	Content	Approval vote percentage
47.	50/NQ-VCB-HDQT	29/01/2021	Approve social security sponsorship policy in 2021	100%
48.	51/NQ-VCB-HDQT	04/02/2020	Approve some VCB promotion programs	100%
49.	52/NQ-VCB-HDQT	28/01/2021	Approve supports for several organizations	100%
50.	53/NQ-VCB-HDQT	11/02/2020	Approve the edit of several Decisions	100%
51.	54/NQ-VCB-HDQT	03/02/2021	Approve the preparation for 14 th AGM in 2021	100%
52.	55/NQ-VCB-HDQT	03/02/2021	Approve the resolution of the regular meeting in February 2021	100%
53.	56/NQ-VCB-HDQT	03/02/2021	Approve the setting up of VCB asset valuation center	100%
54.	57/NQ-VCB-HDQT	02/02/2021	Approve 2020 reserve allocation	100%
55.	58/NQ-VCB-HDQT	15/01/2021	Approve model results with corporate customers	100%
56.	59/NQ-VCB-HDQT	28/01/2021	Approve 2021 social security sponsorship policy	100%
57.	60/NQ-VCB-HDQT	03/02/2021	Approve 2021 basic construction plan	100%
58.	61/NQ-VCB-HDQT	03/02/2021	Approve policy and budget for advertising	100%
59.	62/NQ-VCB-HDQT	03/02/2021	Approve HR policy in VCB system	100%
60.	63/NQ-VCB-HDQT	04/02/2021	Approve gift for some organizations	100%
61.	64/NQ-VCB-HDQT	08/02/2021	Approve HR policy in VCB system	100%
62.	66/NQ-VCB-HDQT	03/02/2021	Approve the amendment of some VCB regulations	100%
63.	67/NQ-VCB-HDQT	03/02/2021	Approve to adjust projects' scope of work	100%
64.	68/NQ-VCB-HDQT	03/02/2021	Approve HR policy in VCB system	100%
65.	69/NQ-VCB-HDQT	03/02/2021	Approve HR policy in VCB system	100%
66.	70/NQ-VCB-HDQT	09/02/2021	Approve policy and budget for advertising	100%
67.	71/NQ-VCB-HDQT	19/02/2021	Approve to implement several VCB policies	100%
68.	72/NQ-VCB-HDQT	09/02/2021	Approve credit limit extension to corporate customers	100%
69.	73/NQ-VCB-HDQT	09/02/2021	Approve credit limit extension to corporate customers	100%
70.	74/NQ-VCB-HDQT	09/02/2021	Approve credit limit extension to corporate customers	100%
71.	75/NQ-VCB-HDQT	08/02/2021	Approve 2021 social security sponsorship policy	100%

No	Resolution No.	Date	Content	Approval vote percentage
72.	76/NQ-VCB-HDQT	08/02/2021	Approve 2021 social security sponsorship policy	100%
73.	77/NQ-VCB-HDQT	08/02/2021	Approve to transfer additional welfare funds to some VCB branches	100%
74.	78/NQ-VCB-HDQT	08/02/2021	Approve to transfer additional welfare funds to some VCB branches	100%
75.	79/NQ-VCB-HDQT	23/02/2021	Approve credit limit extension to corporate customers	100%
76.	80/NQ-VCB-HDQT	25/02/2020	Approve design plan in Bac Ninh	100%
77.	81/NQ-VCB-HDQT	09/02/2021	Approve to issue several VCB regulations	100%
78.	82/NQ-VCB-HDQT	23/02/2021	Approve policy to purchase VCB branch office	100%
79.	83/NQ-VCB-HDQT	03/02/2021	Approve plan to set up VCB branch departments	100%
80.	84/NQ-VCB-HDQT	23/02/2021	Approve HR policy in VCB system	100%
81.	85/NQ-VCB-HDQT	23/02/2021	Approve credit limit extension to FI	100%
82.	86/NQ-VCB-HDQT	23/02/2021	Approve to issue several VCB regulations	100%
83.	87/NQ-VCB-HDQT	08/02/2021	Approve to transfer additional welfare funds to some VCB branches	100%
84.	88/NQ-VCB-HDQT	02/02/2021	Approve to distribute Q4/2020 salary fund	100%
85.	89/NQ-VCB-HDQT	03/02/2021	Approve the review result of Risk Policy	100%
86.	90/NQ-VCB-HDQT	23/02/2021	Approve HR policy in VCB system	100%
87.	91/NQ-VCB-HDQT	23/02/2021	Approve HR policy in VCB system	100%
88.	92/NQ-VCB-HDQT	22/02/2021	Approve 2021 social security sponsorship policy	100%
89.	93/NQ-VCB-HDQT	23/02/2021	Approve 2021 rating results	100%
90.	94/NQ-VCB-HDQT	25/02/2020	Approve plan to purchase valuable papers	100%
91.	95/NQ-VCB-HDQT	25/02/2020	Approve to issue several VCB regulations	100%
92.	96/NQ-VCB-HDQT	02/03/2021	Approve the resolution of the regular meeting in March 2021	100%
93.	97/NQ-VCB-HDQT	02/03/2021	Approve policy and budget for advertising	100%
94.	98/NQ-VCB-HDQT	02/03/2021	Approve implementation of customer care program	100%
95.	99/NQ-VCB-HDQT	02/03/2021	Approve HR policy in VCB system	100%
96.	100/NQ-VCB-HDQT	02/03/2021	Approve credit limit extension to FI	100%
97.	101/NQ-VCB-HDQT	02/03/2021	Approve HR policy in VCB system	100%
98.	102/NQ-VCB-HDQT	02/03/2021	Approve credit limit extension to FI	100%

No	Resolution No.	Date	Content	Approval vote percentage
99.	103/NQ-VCB-HDQT	02/03/2021	Approve to implement several VCB operation activities	100%
100.	104/NQ-VCB-HDQT	24/02/2021	Approve to transfer additional welfare funds to some VCB branches	100%
101.	105/NQ-VCB-HDQT	24/02/2021	Approve 2021 social security sponsorship policy	100%
102.	106/NQ-VCB-HDQT	04/03/2021	Approve 2021 social security sponsorship policy	100%
103.	107/NQ-VCB-HDQT	11/03/2021	Approve credit limit extension to corporate customer	100%
104.	108/NQ-VCB-HDQT	11/03/2021	Approve to review several VCB regulations	100%
105.	109/NQ-VCB-HDQT	11/03/2021	Approve report on implementation of credit orientation	100%
106.	110/NQ-VCB-HDQT	03/03/2021	Approve HR policy in VCB system	100%
107.	111/NQ-VCB-HDQT	11/03/2021	Approve HR policy in VCB system	100%
108.	112/NQ-VCB-HDQT	11/03/2021	Approve HR policy in VCB system	100%
109.	113/NQ-VCB-HDQT	11/03/2021	Approve VCB program budgets	100%
110.	114/NQ-VCB-HDQT	12/03/2021	Approve 2021 social security sponsorship policy	100%
111.	115/NQ-VCB-HDQT	16/03/2021	Approve the purchase of 2021 fixed asset	100%
112.	116/NQ-VCB-HDQT	11/03/2021	Approve HR policy in VCB system	100%
113.	117/NQ-VCB-HDQT	02/03/2021	Approve HR policy in VCB system	100%
114.	118/NQ-VCB-HDQT	18/03/2021	Approve to extend investment timeline	100%
115.	119/NQ-VCB-HDQT	18/03/2021	Approve credit limit extension to corporate customers	100%
116.	120/NQ-VCB-HDQT	18/03/2021	Approve solution to improve international payment – trade finance in 2021	100%
117.	121/NQ-VCB-HDQT	02/03/2021	Approve distribution of VCB fund	100%
118.	122/NQ-VCB-HDQT	18/03/2021	Approve to allocate more fund to promotion program	100%
119.	123/NQ-VCB-HDQT	18/03/2021	Approve 2021 social security sponsorship policy	100%
120.	123A/NQ-VCB-HDQT	18/03/2021	Approve implementation report of some projects	100%
121.	124/NQ-VCB-HDQT	18/03/2021	Approve credit limit extension to FI	100%
122.	126/NQ-VCB-HDQT	18/03/2021	Approve mechanism for interest rate approval	100%
123.	127/NQ-VCB-HDQT	18/03/2021	Approve some VCB promotion programs	100%

No	Resolution No.	Date	Content	Approval vote percentage
124.	128/NQ-VCB-HDQT	18/03/2021	Approve to adjust contractor selection method for VCB branch office construction project	100%
125.	129/NQ-VCB-HDQT	22/03/2021	Approve policy and budget for advertising	100%
126.	130/NQ-VCB-HDQT	24/03/2021	Approve credit limit extension to FI	100%
127.	131/NQ-VCB-HDQT	18/03/2021	Approve training plan and skills exam in 2021	100%
128.	132/NQ-VCB-HDQT	18/03/2021	Approve HR policy in VCB system	100%
129.	133/NQ-VCB-HDQT	18/03/2021	Approve HR policy in VCB system	100%
130.	134/NQ-VCB-HDQT	18/03/2021	Approve HR policy in VCB system	100%
131.	135/NQ-VCB-HDQT	24/03/2021	Approve credit limit extension to FI	100%
132.	136/NQ-VCB-HDQT	24/03/2021	Approve credit limit extension to FI	100%
133.	137/NQ-VCB-HDQT	24/03/2021	Approve credit limit extension to FI	100%
134.	138/NQ-VCB-HDQT	24/03/2021	Approve credit limit extension to FI	100%
135.	139/NQ-VCB-HDQT	24/03/2021	Approve HR policy in VCB system	100%
136.	140/NQ-VCB-HDQT	24/03/2021	Approve 2021 social security sponsorship policy	100%
137.	141/NQ-VCB-HDQT	18/03/2021	Approve VCB reports	100%
138.	142/NQ-VCB-HDQT	24/03/2021	Approve to issue several VCB regulations	100%
139.	143/NQ-VCB-HDQT	23/02/2021	Approve credit portfolio report	100%
140.	144/NQ-VCB-HDQT	02/03/2021	Approve additional principles in Resolution no.46	100%
141.	145/NQ-VCB-HDQT	24/03/2021	Approve staff recruitment plan	100%
142.	146/NQ-VCB-HDQT	02/04/2021	Approve the resolution of the regular meeting in April 2021	100%
143.	147/NQ-VCB-HDQT	02/04/2021	Approve to amend several VCB regulations	100%
144.	148/NQ-VCB-HDQT	06/04/2021	Approve transaction between VCB and related persons of independent BOD members	100%
145.	149/NQ-VCB-HDQT	25/03/2021	Approve preferential interest rates for customers at VCB's branch	100%
146.	150/NQ-VCB-HDQT	24/03/2021	Approve labor plan in 2021	100%
147.	151/NQ-VCB-HDQT	02/04/2021	Approve policy and budget for some activities	100%
148.	152/NQ-VCB-HDQT	02/04/2021	Approve policy and budget for some activities	100%

No	Resolution No.	Date	Content	Approval vote percentage
149.	154/NQ-VCB-HDQT	02/04/2021	Approve the transfer of assets from VCB's branches	100%
150.	155/NQ-VCB-HDQT	02/04/2021	Approve 2021 social security sponsorship policy	100%
151.	156/NQ-VCB-HDQT	02/04/2021	Approve credit limit extension to corporate customers	100%
152.	158/NQ-VCB-HDQT	30/03/2021	Approve 2020 salary fund distribution	100%
153.	159/NQ-VCB-HDQT	02/04/2021	Approve 2021 social security sponsorship policy	100%
154.	160/NQ-VCB-HDQT	25/03/2020	Approve debt restructure for corporate customers	100%
155.	161/NQ-VCB-HDQT	30/03/2020	Approve to amend several VCB regulations	100%
156.	162/NQ-VCB-HDQT	02/04/2021	Approve policy to select auditor for 2022 financial statements	100%
157.	163/NQ-VCB-HDQT	13/04/2021	Approve policy and budget for several activities	100%
158.	164/NQ-VCB-HDQT	13/04/2021	Approve debt restructure for corporate customers	100%
159.	165/NQ-VCB-HDQT	13/04/2021	Approve report on result of 2001 Meeting 1	100%
160.	166/NQ-VCB-HDQT	13/04/2021	Approve report on checking and finalizing VCB project	100%
161.	167/NQ-VCB-HDQT	26/03/2020	Approve HR policy in VCB system	100%
162.	168/NQ-VCB-HDQT	10/03/2021	VCB Approve the re-establishing of VCB's Science and Technology Council	100%
163.	169/NQ-VCB-HDQT	13/04/2021	Approve HR policy in VCB system	100%
164.	170/NQ-VCB-HDQT	13/04/2021	Approve design plan for VCB branch office	100%
165.	171/NQ-VCB-HDQT	13/04/2021	Approve HR policy in VCB system	100%
166.	172/NQ-VCB-HDQT	05/04/2021	Approve HR policy in VCB system	100%
167.	173/NQ-VCB-HDQT	02/04/2021	Approve HR policy in VCB system	100%
168.	174/NQ-VCB-HDQT	03/04/2020	Approve 2021 social security sponsorship policy	100%
169.	175/NQ-VCB-HDQT	03/04/2020	Approve to adjust project timeline	100%
170.	176/NQ-VCB-HDQT	19/03/2021	Approve plan for 2021 financial year	100%
171.	177/NQ-VCB-HDQT	13/04/2021	Approve to adjust regulation on related transaction	100%
172.	178/NQ-VCB-HDQT	20/04/2021	Approve transactions between VCB and VCBS related to the provision of bidding	100%

No	Resolution No.	Date	Content	Approval vote percentage
			services for Government debt instruments/Government-guaranteed bonds/Local government bonds	
173.	179/NQ-VCB-HDQT	13/04/2021	Approve 2020 VCB audited financial report	100%
174.	180/NQ-VCB-HDQT	13/04/2021	Approve to issue several VCB regulations	100%
175.	181/NQ-VCB-HDQT	12/04/2021	Approve policy on VCB representative personnel	100%
176.	181A/NQ-VCB-HDQT	19/04/2021	Approve voting opinion of VCB representative	100%
177.	182/NQ-VCB-HDQT	13/04/2021	Approve report on some VCB operation results	100%
178.	183/NQ-VCB-HDQT	22/04/2021	Approve credit limit extension to corporate customer	100%
179.	184/NQ-VCB-HDQT	22/04/2021	Approve 2021 social security sponsorship policy	100%
180.	185/NQ-VCB-HDQT	22/04/2021	Approve to allocate 2020 efficiency salary fund	100%
181.	186/NQ-VCB-HDQT	22/04/2021	Approve to allocate bonus and welfare fund	100%
182.	187/NQ-VCB-HDQT	22/04/2021	Approve credit limit extension to corporate customer	100%
183.	188/NQ-VCB-HDQT	26/04/2021	Approve credit limit extension to FI	100%
184.	189/NQ-VCB-HDQT	22/04/2021	Approve to adjust credit limit extension to corporate customer	100%
185.	190/NQ-VCB-HDQT	22/04/2021	Approve voting opinion of VCB representative	100%
186.	191/NQ-VCB-HDQT	22/04/2021	Approve voting opinion of VCB representative	100%
187.	192/NQ-VCB-HDQT	22/04/2021	Approve voting opinion of VCB representative	100%
188.	193/NQ-VCB-HDQT	22/04/2021	Approve HR policy in VCB system	100%
189.	194/NQ-VCB-HDQT	22/04/2021	Approve HR policy in VCB system	100%
190.	195/NQ-VCB-HDQT	26/04/2021	Approve HR policy in VCB system	100%
191.	196/NQ-VCB-HDQT	22/04/2021	Approve HR policy in VCB system	100%
192.	197/NQ-VCB-HDQT	29/04/2021	Approve credit limit extension to corporate customer	100%
193.	198/NQ-VCB-HDQT	22/04/2021	Approve the inspection of VCB project settlement	100%

No	Resolution No.	Date	Content	Approval vote percentage
194.	199/NQ-VCB-HDQT	22/04/2021	Approve promulgation of a number of VCB's regulations	100%
195.	200/NQ-VCB-HDQT	29/04/2021	Approve the policy of personnel arrangement at VCB	100%
196.	201/NQ-VCB-HDQT	29/04/2021	Approve the policy of personnel arrangement at VCB	100%
197.	201A/NQ-VCB-HDQT	29/04/2021	Approve promulgation of a number of VCB's regulations	100%
198.	202/NQ-VCB-HDQT	29/04/2021	Approve the policy of personnel arrangement at VCB	100%
199.	203/NQ-VCB-HDQT	29/04/2021	Approve credit limit for financial institutions	100%
200.	204/NQ-VCB-HDQT	29/04/2021	Approve credit limit for financial institutions	100%
201.	205/NQ-VCB-HDQT	29/04/2021	Approve credit limit for financial institutions	100%
202.	206/NQ-VCB-HDQT	05/05/2021	Approve the Resolution of the May 2021 regular meeting of the Board of Directors	100%
203.	207/NQ-VCB-HDQT	05/05/2021	Approve the policy of sponsoring social security in 2021	100%
204.	208/NQ-VCB-HDQT	05/05/2021	Approve interest reduction and exemption for corporate customers	100%
205.	209/NQ-VCB-HDQT	17/04/2020	Approve the policy of personnel arrangement at VCB	100%
206.	210/NQ-VCB-HDQT	23/04/2020	Approve the transfer of Transaction Offices to branches	100%
207.	211/NQ-VCB-HDQT	05/05/2021	Approve credit limit for corporate customers	100%
208.	212/NQ-VCB-HDQT	05/05/2021	Approve credit limit for corporate customers	100%
209.	213/NQ-VCB-HDQT	05/05/2021	Approve credit limit for corporate customers	100%
210.	214/NQ-VCB-HDQT	29/04/2021	Approve FTP mechanism for money temporarily managed	100%
211.	215/NQ-VCB-HDQT	29/04/2021	Approve policies and budgets for a number of activities	100%
212.	216/NQ-VCB-HDQT	11/05/2021	Approve the adjustment of project implementation time	100%
213.	217/NQ-VCB-HDQT	11/05/2021	Approve the policy on personnel of VCB's representative	100%
214.	218/NQ-VCB-HDQT	11/05/2021	Approve a number of plans of VCB	100%

No	Resolution No.	Date	Content	Approval vote percentage
215.	219/NQ-VCB-HDQT	04/05/2020	Approve the policy of changing the location of the representative office of VCBS in Can Tho	100%
216.	220/NQ-VCB-HDQT	11/05/2021	Approve the policy of sponsoring social security in 2021	100%
217.	221/NQ-VCB-HDQT	11/05/2021	Approve the plan to control the outstanding debt portfolio	100%
218.	222/NQ-VCB-HDQT	11/05/2021	Approve amendments and supplements to Resolution 114	100%
219.	223/NQ-VCB-HDQT	05/05/2021	Approve policies and budgets for a number of activities	100%
220.	224/NQ-VCB-HDQT	05/05/2021	Approve the use of the Fund in 2021	100%
221.	225/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
222.	226/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
223.	227/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
224.	228/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
225.	229/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
226.	230/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
227.	231/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
228.	232/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
229.	233/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
230.	234/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
231.	235/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
232.	236/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%

No	Resolution No.	Date	Content	Approval vote percentage
233.	237/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
234.	238/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
235.	239/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
236.	240/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
237.	241/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
238.	242/NQ-VCB-HDQT	05/05/2021	Approve the voting of the representative of VCB	100%
239.	243/NQ-VCB-HDQT	05/05/2021	Approve the VCB project settlement inspection report	100%
240.	245/NQ-VCB-HDQT	29/04/2021	Approve the set of KPIs for 2021	100%
241.	246/NQ-VCB-HDQT	17/05/2021	Approve the policy of sponsoring social security in 2021	100%
242.	247/NQ-VCB-HDQT	28/04/2021	Approve the voting of the representative of VCB	100%
243.	248/NQ-VCB-HDQT	05/05/2021	Approve the rate of increase of salary fund for job positions in 2021	100%
244.	249/NQ-VCB-HDQT	18/05/2021	Approve the policy of sponsoring social security in 2021	100%
245.	250/NQ-VCB-HDQT	11/05/2021	Approve promulgation of a number of VCB's Regulations	100%
246.	251/NQ-VCB-HDQT	18/05/2021	Approve guidelines for some policies of VCB	100%
247.	252/NQ-VCB-HDQT	18/05/2021	Approve a number of options of VCB	100%
248.	253/NQ-VCB-HDQT	18/05/2021	Approve VCB's Report	100%
249.	254/NQ-VCB-HDQT	18/05/2021	Approve a number of VCB's promotional programs	100%
250.	255/NQ-VCB-HDQT	11/05/2021	Approve the results of VCB's model design	100%
251.	256/NQ-VCB-HDQT	11/05/2021	Approve the model results of VCB	100%
252.	257/NQ-VCB-HDQT	18/05/2021	Approve a number of VCB's promotional programs	100%
253.	258/NQ-VCB-HDQT	18/05/2021	Approve policies and budgets for a number of activities	100%

No	Resolution No.	Date	Content	Approval vote percentage
254.	259/NQ-VCB-HDQT	19/05/2021	Approve the policy on personnel of VCB's representative	100%
255.	260/NQ-VCB-HDQT	19/05/2021	Approve the policy of personnel arrangement at VCB	100%
256.	261/NQ-VCB-HDQT	19/05/2021	Approve the policy of personnel arrangement at VCB	100%
257.	262/NQ-VCB-HDQT	29/04/2021	Approve promulgation of a number of VCB's regulations	100%
258.	263/NQ-VCB-HDQT	21/05/2021	Approve the policy of changing the location of the headquarters of VCB Lao Cai branch	100%
259.	264/NQ-VCB-HDQT	18/05/2021	Approve credit limit adjustment	100%
260.	265/NQ-VCB-HDQT	18/05/2021	Approve additional fund transfer to some branches	100%
261.	266/NQ-VCB-HDQT	25/05/2021	Approve credit limit for financial institutions	100%
262.	267/NQ-VCB-HDQT	24/05/2021	Approve the policy of sponsoring social security in 2021	100%
263.	269/NQ-VCB-HDQT	28/04/2021	Approve the policy of sponsoring social security in 2021	100%
264.	270/NQ-VCB-HDQT	23/05/2021	Approve the investment policy to build the branch office	100%
265.	271/NQ-VCB-HDQT	25/05/2021	Approve credit limit for financial institutions	100%
266.	272/NQ-VCB-HDQT	25/05/2021	Approve credit limit for financial institutions	100%
267.	273/NQ-VCB-HDQT	25/05/2021	Approve credit limit for financial institutions	100%
268.	274/NQ-VCB-HDQT	25/05/2021	Approve credit limit for financial institutions	100%
269.	275/NQ-VCB-HDQT	14/05/2021	Approve credit limit for financial institutions	100%
270.	276/NQ-VCB-HDQT	24/05/2021	Approve the policy and cost estimate for participation in advertising	100%
271.	280/NQ-VCB-HDQT	28/05/2021	Approve VCB's plan to convert domestic chip cards	100%
272.	281/NQ-VCB-HDQT	25/05/2021	Approve the policy of personnel arrangement at VCB	100%
273.	282/NQ-VCB-HDQT	25/05/2021	Approve the policy of personnel arrangement at VCB	100%
274.	283/NQ-VCB-HDQT	25/05/2021	Approve promulgation of a number of VCB's regulations	100%
275.	284/NQ-VCB-HDQT	25/05/2021	Approval of credit limit for corporate customers	100%

No	Resolution No.	Date	Content	Approval vote percentage
276.	285/NQ-VCB-HDQT	25/05/2021	Approval of credit limit for corporate customers	100%
277.	286/NQ-VCB-HDQT	25/05/2021	Approval of credit limit for corporate customers	100%
278.	287/NQ-VCB-HDQT	25/05/2021	Approve the policy of sponsoring social security in 2021	100%
279.	288/NQ-VCB-HDQT	25/05/2021	Approve the policy of sponsoring social security in 2021	100%
280.	289/NQ-VCB-HDQT	25/05/2021	Approve the ICAAP Capital Plan Report	100%
281.	290/NQ-VCB-HDQT	31/05/2021	Approve the implementation of a number of policies of VCB	100%
282.	291/NQ-VCB-HDQT	25/05/2021	Approve the policy of personnel arrangement at VCB	100%
283.	292/NQ-VCB-HDQT	31/05/2021	Approve the policy of personnel arrangement at VCB	100%
284.	293/NQ-VCB-HDQT	02/06/2021	Approve the Resolution of the June 2021 regular meeting of the Board of Directors	100%
285.	295/NQ-VCB-HDQT	02/06/2021	Approve the implementation of a number of policies of VCB	100%
286.	296/NQ-VCB-HDQT	02/06/2021	Approve the policy of sponsoring social security in 2021	100%
287.	297/NQ-VCB-HDQT	02/06/2021	Approve salary/remuneration for VFC's independent non-executive BOD members	100%
288.	298/NQ-VCB-HDQT	04/06/2021	Approve the policy of personnel arrangement at VCB	100%
289.	299/NQ-VCB-HDQT	08/06/2021	Approve the policy of sponsoring social security in 2021	100%
290.	300/NQ-VCB-HDQT	21/06/2021	Approve the policy of changing the location of the headquarters of VCB Quang Tri Branch	100%
291.	301/NQ-VCB-HDQT	16/06/2021	Approve the implementation of mandatory leave for VCB staff in 2021	100%
292.	302/NQ-VCB-HDQT	23/06/2021	Approve the acceptance of transaction contents between VCB and related persons of independent BOD members	100%
293.	303/NQ-VCB-HDQT	16/06/2021	Approve the policy of sponsoring social security in 2021	100%

No	Resolution No.	Date	Content	Approval vote percentage
294.	304/NQ-VCB-HDQT	16/06/2021	Approve the plan to invest in valuable papers of credit institutions until the end of 2021	100%
295.	305/NQ-VCB-HDQT	16/06/2021	Approve to stop the implementation of some projects	100%
296.	306/NQ-VCB-HDQT	08/06/2021	Approve VCB's asset procurement plan	100%
297.	307/NQ-VCB-HDQT	08/06/2021	Approve the liquidation of information technology equipment for the 2nd phase of 2020	100%
298.	308/NQ-VCB-HDQT	08/06/2021	Approve the list of reviewing and supplementing staff planning	100%
299.	309/NQ-VCB-HDQT	08/06/2021	Approve the additional transfer of welfare funds to some VCB branches	100%
300.	310/NQ-VCB-HDQT	25/05/2021	Approve the policy of sponsoring social security in 2021	100%
301.	311/NQ-VCB-HDQT	16/06/2021	Approve interest rate incentives for customers at VCB's branch	100%
302.	312/NQ-VCB-HDQT	16/06/2021	Approve the adjustment of VCB's project settlement	100%
303.	313/NQ-VCB-HDQT	18/06/2021	Approve the policy of sponsoring social security in 2021	100%
304.	314/NQ-VCB-HDQT	22/06/2021	Approve the adjustment of the project to build the head office of VCB's branch	100%
305.	315/NQ-VCB-HDQT	16/06/2021	Approve VCB's project investment report	100%
306.	316/NQ-VCB-HDQT	11/06/2021	Approve the policy of changing the location of the headquarters of VCB Nha Trang Branch	100%
307.	317/NQ-VCB-HDQT	08/06/2021	Approve the policy of personnel arrangement at VCB	100%
308.	318/NQ-VCB-HDQT	08/06/2021	Approve the policy of personnel arrangement at VCB	100%
309.	319/NQ-VCB-HDQT	25/05/2021	Approve the change of business registration of VCBL	100%
310.	320/NQ-VCB-HDQT	02/06/2021	Approve credit limit for corporate customers	100%
311.	321/NQ-VCB-HDQT	02/06/2021	Approve credit limit for corporate customers	100%
312.	322/NQ-VCB-HDQT	02/06/2021	Approve promulgation of a number of VCB's regulations	100%
313.	323/NQ-VCB-HDQT	08/06/2021	Approve credit limit for corporate customers	100%

No	Resolution No.	Date	Content	Approval vote percentage
314.	324/NQ-VCB-HDQT	08/06/2021	Approve credit limit for corporate customers	100%
315.	325/NQ-VCB-HDQT	02/06/2021	Approve credit limit for financial institutions	100%
316.	326/NQ-VCB-HDQT	08/06/2021	Approve credit limit for financial institutions	100%
317.	327/NQ-VCB-HDQT	08/06/2021	Approve credit limit for corporate customers	100%
318.	328/NQ-VCB-HDQT	11/06/2021	Approve the 2021 labor plan	100%
319.	329/NQ-VCB-HDQT	16/06/2021	Approve credit limit for corporate customers	100%
320.	330/NQ-VCB-HDQT	16/06/2021	Approve credit limit for corporate customers	100%
321.	331/NQ-VCB-HDQT	16/06/2021	Approve the adjustment of the training plan in 2021	100%
322.	332/NQ-VCB-HDQT	16/06/2021	Approve policies and budgets for a number of activities	100%
323.	333/NQ-VCB-HDQT	16/06/2021	Approve the policy of personnel arrangement at VCB	100%
324.	334/NQ-VCB-HDQT	18/06/2021	Approve the policy of sponsoring social security in 2021	100%
325.	335/NQ-VCB-HDQT	16/06/2021	Approve the policy of personnel arrangement at VCB	100%
326.	336/NQ-VCB-HDQT	22/06/2021	Approve settlement of salary fund	100%
327.	338/NQ-VCB-HDQT	24/06/2021	Approve the Regulation on Information Disclosure of VCB	100%
328.	339/NQ-VCB-HDQT	22/06/2021	Approve the policy of personnel arrangement at VCB	100%
329.	340/NQ-VCB-HDQT	25/06/2021	Approve the acceptance of transaction contents between VCB and related persons of independent BOD members	100%
330.	341/NQ-VCB-HDQT	22/06/2021	Approve to support VCB staff due to the impact of the Covid-19 epidemic	100%
331.	342/NQ-VCB-HDQT	22/06/2021	Approve KPIs evaluation results in the first quarter of 2021	100%
332.	343/NQ-VCB-HDQT	25/06/2021	Approve interest rate incentives for customers at VCB's branch	100%
333.	344/NQ-VCB-HDQT	30/06/2021	Approve the policy of sponsoring social security in 2021	100%
334.	345/NQ-VCB-HDQT	30/06/2021	Approve the additional transfer of welfare funds to some VCB branches	100%
335.	346/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%
336.	347/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%

No	Resolution No.	Date	Content	Approval vote percentage
337.	348/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%
338.	349/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%
339.	350/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%
340.	351/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%
341.	352/NQ-VCB-HDQT	30/06/2021	Approve credit limit for corporate customers	100%
342.	353/NQ-VCB-HDQT	30/06/2021	Approve the project adjustment of VCB	100%
343.	354/NQ-VCB-HDQT	30/06/2021	Approve the policy of personnel arrangement at VCB	100%
344.	355/NQ-VCB-HDQT	30/06/2021	Approve the policy and adjusting the budget of the office rental plan for the branch	100%
345.	356/NQ-VCB-HDQT	16/07/2021	Approve the acceptance of transaction contents between VCB and related persons of independent BOD members	100%
346.	357/NQ-VCB-HDQT	06/07/2021	Approve the policy of sponsoring social security in 2021	100%
347.	358/NQ-VCB-HDQT	03/07/2021	Approve the appointment of a member of the Board of Directors to be in charge of the activities of the Board of Directors of VCB	100%
348.	359/NQ-VCB-HDQT	07/07/2021	Approve the assignment of tasks for the members of the Board of Directors	100%
349.	360/NQ-VCB-HDQT	07/07/2021	Approve the Resolution of the regular meeting of the Board of Directors in July 2021	100%
350.	361/NQ-VCB-HDQT	16/07/2021	Approve the acceptance of transaction contents between VCB and related persons of independent BOD members	100%
351.	362/NQ-VCB-HDQT	13/07/2021	Approve the policy of sponsoring social security in 2021	100%
352.	363/NQ-VCB-HDQT	07/07/2021	Approve the Digital Transformation Action Program	100%
353.	364/NQ-VCB-HDQT	16/07/2022	Approve the policy of sponsoring social security in 2021	100%
354.	365/NQ-VCB-HDQT	07/07/2021	Approve the policy of personnel arrangement at VCB	100%
355.	366/NQ-VCB-HDQT	09/07/2021	Approval of salary advance in 2021	100%
356.	367/NQ-VCB-HDQT	07/07/2021	Approve Credit Portfolio Report for the first quarter of 2021	100%

No	Resolution No.	Date	Content	Approval vote percentage
357.	368/NQ-VCB-HDQT	07/07/2021	Approve promulgation of a number of VCB's regulations	100%
358.	369/NQ-VCB-HDQT	13/07/2021	Approve the policy of personnel arrangement at VCB	100%
359.	370/NQ-VCB-HDQT	13/07/2021	Approve the policy of personnel arrangement at VCB	100%
360.	371/NQ-VCB-HDQT	13/07/2021	Approve credit limit for financial institutions	100%
361.	372/NQ-VCB-HDQT	13/07/2021	Approve credit limit for financial institutions	100%
362.	373/NQ-VCB-HDQT	13/07/2021	Approve credit limit for financial institutions	100%
363.	374/NQ-VCB-HDQT	13/07/2021	Approve credit limit for corporate customers	100%
364.	375/NQ-VCB-HDQT	13/07/2021	Approve credit limit for corporate customers	100%
365.	376/NQ-VCB-HDQT	16/07/2021	Approve policies in 2021	100%
366.	377/NQ-VCB-HDQT	15/07/2021	Approve the results of the meeting of Risk Management Committee	100%
367.	378/NQ-VCB-HDQT	13/07/2021	Approve the report on the results of the Board of Directors' resolutions implementation	100%
368.	379/NQ-VCB-HDQT	07/07/2021	Approve the result of capital transfer of VCB	100%
369.	380/NQ-VCB-HDQT	13/07/2021	Approve the policy of sponsoring social security in 2021	100%
370.	382/NQ-VCB-HDQT	20/07/2021	Approve credit limit for corporate customers	100%
371.	383/NQ-VCB-HDQT	21/07/2021	Approve the adjustment of the contractor selection plan of VCB	100%
372.	385/NQ-VCB-HDQT	21/07/2021	Approve promulgation of a number of VCB's regulations	100%
373.	386/NQ-VCB-HDQT	21/07/2021	Approve the implementation of promotional programs for customers	100%
374.	387/NQ-VCB-HDQT	21/07/2021	Approve the policy of sponsoring social security in 2021	100%
375.	388/NQ-VCB-HDQT	21/07/2021	Approve credit limit for financial institutions	100%
376.	389/NQ-VCB-HDQT	21/07/2021	Approve credit limit for financial institutions	100%
377.	389A/NQ-VCB-HDQT	21/07/2021	Approve the policy of sponsoring social security in 2021	100%
378.	390/NQ-VCB-HDQT	13/07/2021	Approve the policy of personnel arrangement at VCB	100%
379.	391/NQ-VCB-HDQT	21/07/2021	Approve the policy of personnel arrangement at VCB	100%

No	Resolution No.	Date	Content	Approval vote percentage
380.	392/NQ-VCB-HDQT	26/07/2021	Approve the policy of personnel arrangement at VCB	100%
381.	393/NQ-VCB-HDQT	22/07/2021	Approve promulgation of a number of VCB's regulations	100%
382.	394/NQ-VCB-HDQT	28/07/2021	Approve the policy of personnel arrangement at VCB	100%
383.	395/NQ-VCB-HDQT	21/07/2021	Approve criteria for ranking Branch Group in 2021	100%
384.	396/NQ-VCB-HDQT	27/07/2021	Approve credit limit for financial institutions	100%
385.	397/NQ-VCB-HDQT	27/07/2021	Approve credit limit for financial institutions	100%
386.	398/NQ-VCB-HDQT	27/07/2021	Approve credit limit for financial institutions	100%
387.	399/NQ-VCB-HDQT	13/07/2021	Approve the policy of personnel arrangement at VCB	100%
388.	400/NQ-VCB-HDQT	27/07/2021	Approve the adjustment of the capital construction plan in 2021	100%
389.	401/NQ-VCB-HDQT	27/07/2021	Approve investment and procurement according to the plan in 2021	100%
390.	402/NQ-VCB-HDQT	27/07/2021	Approve the adjustment of the implementation time of the investment project to build the head office of a VCB's branch	100%
391.	403/NQ-VCB-HDQT	27/07/2021	Approve settlement of investment project to build head office of a VCB's branch	100%
392.	404/NQ-VCB-HDQT	28/07/2021	Approve the policy of personnel arrangement at VCB	100%
393.	405/NQ-VCB-HDQT	27/07/2021	Approve PMS assessment results and unit classification	100%
394.	406/NQ-VCB-HDQT	27/07/2021	Approve credit limit for corporate customers	100%
395.	407/NQ-VCB-HDQT	27/07/2021	Approve credit limit for corporate customers	100%
396.	408/NQ-VCB-HDQT	27/07/2021	Approve credit limit for corporate customers	100%
397.	409/NQ-VCB-HDQT	27/07/2021	Approve the set of unit-level KPIs in 2021	100%
398.	409A/NQ-VCB-HDQT	27/07/2021	Approve the policy of sponsoring social security in 2021	100%
399.	410/NQ-VCB-HDQT	30/07/2021	Approve the policy of personnel arrangement at VCB	100%
400.	411/NQ-VCB-HDQT	03/08/2021	Approve the policy of sponsoring social security in 2021	100%

No	Resolution No.	Date	Content	Approval vote percentage
401.	412/NQ-VCB-HDQT	02/08/2021	Approve transaction signing authorization	100%
402.	413/NQ-VCB-HDQT	03/08/2021	Approve the Resolution of the regular meeting of the Board of Directors in August 2021	100%
403.	414/NQ-VCB-HDQT	02/08/2021	Approve the operation policy of the transaction offices in the area applying Directive 16	100%
404.	415/NQ-VCB-HDQT	03/08/2021	Approve investment projects of VCB	100%
405.	416/NQ-VCB-HDQT	03/08/2021	Approve the service fee waiver policy	100%
406.	417/NQ-VCB-HDQT	03/08/2021	Approve the implementation of a number of VCB's programs	100%
407.	418/NQ-VCB-HDQT	03/08/2021	Approve the policy of sponsoring social security in 2021	100%
408.	419/NQ-VCB-HDQT	03/08/2021	Approve investment and purchase of cars for VCB's branches	100%
409.	420/NQ-VCB-HDQT	03/08/2021	Approve credit limit for corporate customers	100%
410.	421/NQ-VCB-HDQT	03/08/2021	Approve the policy of sponsoring social security in 2021	100%
411.	422/NQ-VCB-HDQT	03/08/2021	Approve the policy of sponsoring social security in 2021	100%
412.	423/NQ-VCB-HDQT	03/08/2021	Approve the policy of personnel arrangement at VCB	100%
413.	424/NQ-VCB-HDQT	13/07/2021	Approve the voting of the representative of VCB	100%
414.	425/NQ-VCB-HDQT	09/08/2021	Approve the policy and operating budget for the fiscal year 2022	100%
415.	426/NQ-VCB-HDQT	09/08/2021	Approve to promulgate a number of regulations of VCB	100%
416.	427/NQ-VCB-HDQT	10/08/2021	Approve in principle for social security funding in 2021	100%
417.	428/NQ-VCB-HDQT	11/08/2021	Approve to amend the Charter of VCB Laos	100%
418.	429/NQ-VCB-HDQT	09/08/2021	Approve to amend a number of regulations of VCB	100%
419.	430/NQ-VCB-HDQT	17/08/2021	Approve the review of Supervisory Board on VCB's 6-month financial statements.	100%
420.	431/NQ-VCB-HDQT	17/08/2021	Approve customer support policy	100%
421.	432/NQ-VCB-HDQT	17/08/2021	Approve credit line for a financial institution	100%

No	Resolution No.	Date	Content	Approval vote percentage
422.	433/NQ-VCB-HDQT	17/08/2021	Approve credit line for a corporate customer	100%
423.	434/NQ-VCB-HDQT	18/08/2021	Approve a project progress report	100%
424.	435/NQ-VCB-HDQT	18/08/2021	Approve in principle for social security funding in 2021	100%
425.	436/NQ-VCB-HDQT	18/08/2021	Approve in principle to support a program	100%
426.	437/NQ-VCB-HDQT	19/08/2021	Approve a report on back testing of credit rating model	100%
427.	438/NQ-VCB-HDQT	19/08/2021	Approve short term lending rate	100%
428.	439/NQ-VCB-HDQT	19/08/2021	Approve to amend salary mechanism	100%
429.	440/NQ-VCB-HDQT	17/08/2021	Approve in principle of HR appointment	100%
430.	441/NQ-VCB-HDQT	17/08/2021	Approve to amend salary mechanism	100%
431.	442/NQ-VCB-HDQT	20/08/2021	Approve matters related to loans by CIF ¹	100%
432.	443/NQ-VCB-HDQT	17/08/2021	Approve additional welfare funds to some branches	100%
433.	443A/NQ-VCB-HDQT	17/08/2021	Approve in principle budget for some programs	100%
434.	446/NQ-VCB-HDQT	18/08/2021	Approve the audited 6-month financial statements of VCB	100%
435.	447/NQ-VCB-HDQT	24/08/2021	Approve credit line for a corporate customer	100%
436.	448/NQ-VCB-HDQT	24/08/2021	Approve credit line for a financial institution	100%
437.	449/NQ-VCB-HDQT	24/08/2021	Approve credit line for a financial institution	100%
438.	450/NQ-VCB-HDQT	24/08/2021	Approve project plan	100%
439.	451/NQ-VCB-HDQT	24/08/2021	Approve in principle of HR appointment	100%
440.	452/NQ-VCB-HDQT	26/08/2021	Approve matters related to loans	100%
441.	454/NQ-VCB-HDQT	24/08/2021	Approve expenses to support employees	100%
442.	454A/NQ-VCB-HDQT	24/08/2021	Approve HR in VCB	100%
443.	455/NQ-VCB-HDQT	24/08/2021	Approve matters related to salary	100%
444.	456/NQ-VCB-HDQT	24/08/2021	Approve allocation of the welfare fund	100%
445.	457/NQ-VCB-HDQT	24/08/2021	Approve in principle to adjust the timeline of project to build a head office of VCB branch	100%
446.	458/NQ-VCB-HDQT	17/08/2021	Approve matters related to haircut of collaterals	100%
447.	459/NQ-VCB-HDQT	24/08/2021	Approve the report on the direction of individual loans	100%
448.	460/NQ-VCB-HDQT	30/08/2021	Approve budget for milestone achievement	100%

Not required to disclose because the transaction value is less than 10% of total assets

No	Resolution No.	Date	Content	Approval vote percentage
			to branches	
449.	461A/NQ-VCB-HDQT	27/08/2021	Approve matters related to sponsor	100%
450.	463/NQ-VCB-HDQT	27/08/2021	Approve credit line for a financial institution	100%
451.	464/NQ-VCB-HDQT	24/08/2021	Approve HR in VCB	100%
452.	466/NQ-VCB-HDQT	24/08/2021	Approve to amend Decision 418	100%
453.	467/NQ-VCB-HDQT	27/08/2021	Approve credit line for a corporate customer	100%
454.	467A/NQ-VCB-HDQT	27/08/2021	Approve in principle to participate in the program of Central Youth Union	100%
455.	468/NQ-VCB-HDQT	07/09/2021	BOD meeting on Sep 2021	100%
456.	469/NQ-VCB-HDQT	10/09/2021	Approve in principle HR in VCB	100%
457.	470/NQ-VCB-HDQT	07/09/2021	Approve in principle for social security funding in 2021	100%
458.	471/NQ-VCB-HDQT	27/08/2021	Approve in principle for social security funding in 2021	100%
459.	472/NQ-VCB-HDQT	27/08/2021	Approve in principle for social security funding in 2021	100%
460.	473/NQ-VCB-HDQT	07/09/2021	Approve the payment settlement of project to build a head office of VCB branch	100%
461.	474/NQ-VCB-HDQT	10/09/2021	Approve the report on the impact of Covid-19 on the loan portfolio	100%
462.	475/NQ-VCB-HDQT	05/10/2021	Approve to amend some regulations of VCB	100%
463.	476/NQ-VCB-HDQT	10/09/2021	Approve solutions for difficulties	100%
464.	477/NQ-VCB-HDQT	10/09/2021	Approve to restructure payment timeline, maintain loan group of customers impacted by Covid-19	100%
465.	478/NQ-VCB-HDQT	10/09/2021	Approve report on the loan portfolio and analysis by 4 group customers	100%
466.	478A/NQ-VCB-HDQT	10/09/2021	Approve matters related to collaterals	100%
467.	479/NQ-VCB-HDQT	10/09/2021	Approve in principle HR in VCB	100%
468.	480/NQ-VCB-HDQT	10/09/2021	Approve in principle HR in VCB	100%
469.	481/NQ-VCB-HDQT	10/09/2021	Approve credit line to a corporate customer	100%
470.	482/NQ-VCB-HDQT	10/09/2021	Approve credit line to a corporate customer	100%
471.	483/NQ-VCB-HDQT	14/09/2021	Approve the plan to transfer Vietnam Airlines shares and implementation the right to purchase Vietnam Airlines shares issued to current shareholders	100%
472.	484/NQ-VCB-HDQT	27/09/2021	Approve in principle for social security	100%

No	Resolution No.	Date	Content	Approval vote percentage
			funding in 2021	
473.	485/NQ-VCB-HDQT	14/09/2021	Approve to rent a head office for a branch	100%
474.	486/NQ-VCB-HDQT	23/09/2021	Approve the FX transaction between VCB and VCB Laos	100%
475.	487/NQ-VCB-HDQT	21/09/2021	Approve in principle HR in VCB	100%
476.	488/NQ-VCB-HDQT	21/09/2021	Approve in principle HR in VCB	100%
477.	489/NQ-VCB-HDQT	14/09/2021	Approve the organization of International Day of Older persons	100%
478.	490/NQ-VCB-HDQT	21/09/2021	Approve in principle HR in VCB	100%
479.	491/NQ-VCB-HDQT	21/09/2021	Approve the project result	100%
480.	492/NQ-VCB-HDQT	21/09/2021	Approve PMS result and Q2.2021 ranking	100%
481.	493/NQ-VCB-HDQT	21/09/2021	Approve to set up a Covid-19 prevention task Committee	100%
482.	494/NQ-VCB-HDQT	21/09/2021	Approve in principle HR in VCB	100%
483.	495/NQ-VCB-HDQT	17/09/2021	Approve budget to implement a plan	100%
484.	496/NQ-VCB-HDQT	28/09/2021	Approve transaction between VCB and related person of the independent BOD member	100%
485.	497/NQ-VCB-HDQT	07/09/2021	Approve to adjust project timeline	100%
486.	498/NQ-VCB-HDQT	02/11/2021	Approve to adjust project timeline	100%
487.	499/NQ-VCB-HDQT	27/09/2021	Approve in principle to carry out a project	100%
488.	500/NQ-VCB-HDQT	01/09/2021	Approve in principle HR in VCB	100%
489.	501/NQ-VCB-HDQT	23/09/2021	Approve in principle premium deposit rate	100%
490.	502/NQ-VCB-HDQT	27/09/2021	Approve matters related to purchase evaluation	100%
491.	503/NQ-VCB-HDQT	22/09/2021	Approve in principle HR in VCB	100%
492.	504/NQ-VCB-HDQT	23/09/2021	Approve voting opinion of VCB representative	100%
493.	505/NQ-VCB-HDQT	27/09/2021	Approve to issue internal guidelines complying with Circular 11	100%
494.	506/NQ-VCB-HDQT	27/09/2021	Approve to amend some regulations	100%
495.	507/NQ-VCB-HDQT	27/09/2021	Approve in principle budget for promotion program	100%
496.	508/NQ-VCB-HDQT	27/09/2021	Approve in principle HR in VCB	100%
497.	509/NQ-VCB-HDQT	21/09/2021	Approve to implement the project of enhancing VCB's capacity in managing financial crime	100%

No	Resolution No.	Date	Content	Approval vote percentage
498.	510/NQ-VCB-HDQT	21/09/2021	Approve to set up a Steering committee	100%
499.	512/NQ-VCB-HDQT	01/10/2021	Approve in principle HR in VCB	100%
500.	513/NQ-VCB-HDQT	01/10/2021	Approve voting opinion of VCB representative	100%
501.	514/NQ-VCB-HDQT	21/10/2021	Approve in principle matters related to the operation of a VCB branch	100%
502.	515/NQ-VCB-HDQT	05/10/2021	BOD meeting in October 2021	100%
503.	516/NQ-VCB-HDQT	05/10/2021	Approve the reduce production plan for some construction projects	100%
504.	517/NQ-VCB-HDQT	05/10/2021	Approve in principle purchase plan for Head Office	100%
505.	518/NQ-VCB-HDQT	05/10/2021	Approve to stop the implementation of Resolution 485	100%
506.	519/NQ-VCB-HDQT	08/10/2021	Approve credit line for a financial institution	100%
507.	520/NQ-VCB-HDQT	05/10/2021	Approve operation plan of VCB	100%
508.	521/NQ-VCB-HDQT	20/10/2021	Approve the cooperation to develop customers between VCB and VCBF	100%
509.	522/NQ-VCB-HDQT	18/10/2021	Approve transaction between VCB and related person of the independent BOD member	100%
510.	523/NQ-VCB-HDQT	18/10/2021	Approve transaction between VCB and related person of the independent BOD member	100%
511.	524/NQ-VCB-HDQT	13/10/2021	Approve in principle for social security funding in 2021	100%
512.	525/NQ-VCB-HDQT	13/10/2021	Approve in principle for social security funding in 2021	100%
513.	526/NQ-VCB-HDQT	13/10/2021	Approve project implementation results	100%
514.	527/NQ-VCB-HDQT	13/10/2021	Approve some matters related to customers	100%
515.	528/NQ-VCB-HDQT	13/10/2021	Approve credit line for a financial institution	100%
516.	529/NQ-VCB-HDQT	13/10/2021	Approve in principle HR in VCB	100%
517.	530/NQ-VCB-HDQT	27/10/2021	Approve transaction between VCB and related person of the independent BOD member	100%
518.	531/NQ-VCB-HDQT	27/10/2021	Approve transaction between VCB and related person of the independent BOD member	100%

No	Resolution No.	Date	Content	Approval vote percentage
519.	532/NQ-VCB-HDQT	20/10/2021	Approve transaction between VCB and related person of the independent BOD member	100%
520.	533/NQ-VCB-HDQT	13/10/2021	Approve in principle investment in Loyalty project for retail customers	100%
521.	534/NQ-VCB-HDQT	18/10/2021	Approve activities to celebrate Vietnamese Women Day	100%
522.	535/NQ-VCB-HDQT	13/10/2021	Approve in principle HR	100%
523.	536/NQ-VCB-HDQT	18/10/2021	Approve results of Risk Management Committee meeting	100%
524.	537/NQ-VCB-HDQT	22/10/2021	Approve to increase charter capital by issuing stock dividends from retained earnings after allocating funds and cash dividends for 2019	100%
525.	539/NQ-VCB-HDQT	19/10/2021	Approve to promulgate a number of regulations of VCB	100%
526.	540/NQ-VCB-HDQT	19/10/2021	Approve credit line for a corporate customer	100%
527.	541/NQ-VCB-HDQT	19/10/2021	Approve credit line for a corporate customer	100%
528.	542/NQ-VCB-HDQT	19/10/2021	Approve voting opinion of VCB representative	100%
529.	543/NQ-VCB-HDQT	19/10/2021	Approve voting opinion of VCB representative	100%
530.	544/NQ-VCB-HDQT	19/10/2021	Approve in principle the operation of branches	100%
531.	545/NQ-VCB-HDQT	16/11/2021	Approve to amend the charter of VCBL	100%
532.	546/NQ-VCB-HDQT	02/11/2021	BOD meeting in November 2021	100%
533.	547/NQ-VCB-HDQT	19/10/2021	Approve the report on project implementation result	100%
534.	548/NQ-VCB-HDQT	02/11/2021	Approve to adjust plan for branches	100%
535.	549/NQ-VCB-HDQT	02/11/2021	Approve Q3.2021 KPI results of branches	100%
536.	550/NQ-VCB-HDQT	02/11/2021	Approve in principle to build a head office for a branch	100%
537.	551/NQ-VCB-HDQT	02/11/2021	Approve in principle HR in VCB	100%
538.	552/NQ-VCB-HDQT	02/11/2021	Approve in principle HR in VCB	100%
539.	553/NQ-VCB-HDQT	02/11/2021	Approve in principle HR in VCB	100%
540.	554/NQ-VCB-HDQT	09/11/2021	Approve to implement a program	100%
541.	555/NQ-VCB-HDQT	09/11/2021	Approve in principle HR in VCB	100%
542.	556/NQ-VCB-HDQT	09/11/2021	Approve the report on updating project	100%

No	Resolution No.	Date	Content	Approval vote percentage
			implementation results.	
543.	557/NQ-VCB-HDQT	09/11/2021	Approve in principle HR in VCB	100%
544.	558/NQ-VCB-HDQT	09/11/2021	Approve to amend a number of regulations	100%
545.	559/NQ-VCB-HDQT	09/11/2021	Approve in principle for social security funding in 2021	100%
546.	560/NQ-VCB-HDQT	16/11/2021	Approve credit line for a corporate customer	100%
547.	561/NQ-VCB-HDQT	16/11/2021	Approve the operation plan of VCB	100%
548.	562/NQ-VCB-HDQT	16/11/2021	Approve the report on scheme implementation	100%
549.	563/NQ-VCB-HDQT	16/11/2021	Approve to use the budget of VCB	100%
550.	564/NQ-VCB-HDQT	16/11/2021	Approve Q3.2021 PMS	100%
551.	565/NQ-VCB-HDQT	16/11/2021	Approve in principle to complete organization	100%
552.	566/NQ-VCB-HDQT	16/11/2021	Approve the performance of the person in charge	100%
553.	567/NQ-VCB-HDQT	16/11/2021	Approve the report on project implementation results	100%
554.	568/NQ-VCB-HDQT	09/11/2021	Approve the mechanism for corporate customers	100%
555.	569/NQ-VCB-HDQT	09/11/2021	Approve activities related to branches	100%
556.	570/NQ-VCB-HDQT	23/11/2021	Approve in principle HR in VCB	100%
557.	571/NQ-VCB-HDQT	25/11/2021	Approve to promulgate a number of regulations of VCB	100%
558.	572/NQ-VCB-HDQT	23/11/2021	Approve in principle to build a head office for a branch	100%
559.	574/NQ-VCB-HDQT	23/11/2021	Approve in principle HR in VCB	100%
560.	575/NQ-VCB-HDQT	23/11/2021	Approve in principle HR in VCB	100%
561.	576/NQ-VCB-HDQT	23/11/2021	Approve operation plan of subsidiaries	100%
562.	577/NQ-VCB-HDQT	23/11/2021	Approve the policy on premium lending rates for loans secured by valuable papers.	100%
563.	578/NQ-VCB-HDQT	24/11/2021	Approve the report on the meeting between BOD member Nguyen My Hao and Retail Group	100%
564.	579/NQ-VCB-HDQT	25/11/2021	Approve to adjust salary	100%
565.	580/NQ-VCB-HDQT	23/11/2021	Approve credit line for a corporate customer	100%
566.	581/NQ-VCB-HDQT	23/11/2021	Approve credit line for a corporate customer	100%
567.	582/NQ-VCB-HDQT	02/11/2021	Approve in principle HR in VCB	100%

No	Resolution No.	Date	Content	Approval vote percentage
568.	583/NQ-VCB-HDQT	30/11/2021	Approve activities related to branches	100%
569.	584/NQ-VCB-HDQT	30/11/2021	Approve in principle HR in VCB	100%
570.	585/NQ-VCB-HDQT	19/10/2021	Approve in principle HR in VCB	100%
571.	586/NQ-VCB-HDQT	19/10/2021	Approve in principle HR in VCB	100%
572.	587/NQ-VCB-HDQT	19/10/2021	Approve budget to purchase packages for Lunar New Year	100%
573.	589/NQ-VCB-HDQT	26/10/2021	Approve activities related to branches	100%
574.	590/NQ-VCB-HDQT	19/10/2021	Approve the list of companies providing products	100%
575.	591/NQ-VCB-HDQT	26/10/2021	Approve in principle HR in VCB	100%
576.	592/NQ-VCB-HDQT	26/10/2021	Approve the report on project implementation results	100%
577.	593/NQ-VCB-HDQT	26/10/2021	Approve HR structure of VCBL	100%
578.	594/NQ-VCB-HDQT	26/10/2021	Approve in principle HR in VCB	100%
579.	596/NQ-VCB-HDQT	02/11/2021	Approve in principle budget for marketing and promotion program	100%
580.	597/NQ-VCB-HDQT	30/11/2021	Approve in principle HR in VCB	100%
581.	598/NQ-VCB-HDQT	30/11/2021	Approve in principle HR in VCB	100%
582.	599/NQ-VCB-HDQT	06/12/2021	Approve to adjust budget to pay to customers	100%
583.	600/NQ-VCB-HDQT	30/11/2021	Approve the assignment of duties among BOD members and Head of Group	100%
584.	601/NQ-VCB-HDQT	02/12/2021	Approve in principle to change location of the head office of VCB Son La	100%
585.	602/NQ-VCB-HDQT	30/11/2021	Approve advance payment of late payment	100%
586.	603/NQ-VCB-HDQT	30/11/2021	Approve to adjust credit line of a corporate customers	100%
587.	604/NQ-VCB-HDQT	07/12/2021	Approve the provision plan	100%
588.	605/NQ-VCB-HDQT	30/11/2021	Approve HR at VFC and VCBR	100%
589.	606/NQ-VCB-HDQT	30/11/2021	Approve to adjust implementation timeline of building a head office of a branch	100%
590.	607/NQ-VCB-HDQT	30/11/2021	Approve the provision plan	100%
591.	608/NQ-VCB-HDQT	03/12/2021	Approve action plan of VCB	100%
592.	609/NQ-VCB-HDQT	09/12/2021	Approve 2020 profit allocation plan	100%
593.	609A/NQ-VCB-HDQT	09/12/2021	Approve 2020 cash dividend and 2019 stock dividend	100%
594.	610/NQ-VCB-HDQT	03/12/2021	BOD meeting in December 2021	100%

No	Resolution No.	Date	Content	Approval vote percentage
595.	611/NQ-VCB-HDQT	07/12/2021	Approve in principle for social security funding in 2021	100%
596.	612/NQ-VCB-HDQT	07/12/2021	Approve in principle for social security funding in 2021	100%
597.	613/NQ-VCB-HDQT	07/12/2021	Approve to adjust the timeline of the project to build a head office for a branch	100%
598.	614/NQ-VCB-HDQT	07/12/2021	Approve in principle HR in VCB	100%
599.	615/NQ-VCB-HDQT	07/12/2021	Approve in principle HR in VCB	100%
600.	616/NQ-VCB-HDQT	07/12/2021	Approve matters related to restructuring by request of SBV	100%
601.	616A/NQ-VCB-HDQT	09/12/2021	Approve credit line for a financial institution	100%
602.	617/NQ-VCB-HDQT	14/12/2021	Approve credit line for a financial institution	100%
603.	618/NQ-VCB-HDQT	14/12/2021	Approve credit line for a financial institution	100%
604.	619/NQ-VCB-HDQT	14/12/2021	Approve credit line for a financial institution	100%
605.	620/NQ-VCB-HDQT	14/12/2021	Approve credit line for a financial institution	100%
606.	621/NQ-VCB-HDQT	14/12/2021	Approve in principle to grant loan to a customer	100%
607.	622/NQ-VCB-HDQT	14/12/2021	Approve in principle for social security funding in 2021	100%
608.	623/NQ-VCB-HDQT	14/12/2021	Approve in principle for social security funding in 2021	100%
609.	624/NQ-VCB-HDQT	14/12/2021	Approve the plan to open transaction offices	100%
610.	625/NQ-VCB-HDQT	16/12/2021	Approve to promulgate a number of regulations of VCB	100%
611.	626/NQ-VCB-HDQT	14/12/2021	Approve in principle HR in VCB	100%
612.	627/NQ-VCB-HDQT	07/12/2021	Approve the report on project implementation results	100%
613.	629/NQ-VCB-HDQT	21/12/2021	Approve the payment settlement of project to build a head office of VCB branch	100%
614.	630/NQ-VCB-HDQT	21/12/2021	Approve credit line for a corporate customer	100%
615.	631/NQ-VCB-HDQT	21/12/2021	Approve to adjust fee policy	100%
616.	632/NQ-VCB-HDQT	28/12/2021	Approve premium lending rates for loans secured by valuable papers	100%
617.	633/NQ-VCB-HDQT	21/12/2021	Approve the change of location and budget to rent office	100%

No	Resolution No.	Date	Content	Approval vote percentage
618.	635/NQ-VCB-HDQT	21/12/2021	Approve the report on project implementation results	100%
619.	641/NQ-VCB-HDQT	28/12/2021	Approve credit line for a corporate customer	100%
620.	643/NQ-VCB-HDQT	28/12/2021	Approve to adjust some matters of a project	100%
621.	644/NQ-VCB-HDQT	28/12/2021	Approve in principle for social security funding in 2021	100%
622.	645/NQ-VCB-HDQT	28/12/2021	Approve in principle budget for a program	100%
623.	646/NQ-VCB-HDQT	28/12/2021	Approve in principle HR in VCB	100%
624.	647/NQ-VCB-HDQT	28/12/2021	Approve in principle HR in VCB	100%
625.	648/NQ-VCB-HDQT	17/12/2021	Approve in principle for social security funding in 2021	100%
626.	649/NQ-VCB-HDQT	31/12/2021	Approve in principle HR in VCB	100%
627.	650/NQ-VCB-HDQT	31/12/2021	Approve to allocate bank wide welfare funds	100%
628.	651/NQ-VCB-HDQT	31/12/2021	Approve to promulgate a number of regulations of VCB	100%
629.	652/NQ-VCB-HDQT	07/12/2021	Approve in principle HR in VCB	100%
630.	668/NQ-VCB-HDQT	30/08/2021	Election of VCB Chairman	100%
631.	669/NQ-VCB-HDQT	30/08/2021	Approve to stop the assignment of overseeing BOD	100%
632.	670/NQ-VCB-HDQT	30/08/2021	Approve the person in charge of VCB BOM	100%
633.	671/NQ-VCB-HDQT	27/08/2021	Approve Q2.2021 KPI results	100%
634.	672/NQ-VCB-HDQT	18/10/2021	Approve matters related to funding	100%
635.	673/NQ-VCB-HDQT	02/11/2021	Approve transactions between VCB and VCBS	100%
636.	674/NQ-VCB-HDQT	03/11/2021	Approve the plan to issue VND bond in 2021	100%
637.	675/NQ-VCB-HDQT	26/10/2021	Approve to amend some regulations of VCB	100%
638.	676/NQ-VCB-HDQT	21/12/2021	Approve in principle HR in VCB	100%
639.	679/NQ-VCB-HDQT	20/12/2021	Approve to introduce VCB HR	100%
640.	686/NQ-VCB-HDQT	28/12/2021	Approve the direction for some bank-wide activities	100%
641.	688/NQ-VCB-HDQT	14/12/2021	Approve in principle HR in VCB	100%

APPENDIX 02
REPORT ON TRANSACTIONS BETWEEN THE BANK, SUBSIDIARIES,
COMPANIES WITH THE STAKE OF MORE THAN 50% OF THE
CHARTER CAPITAL WITH MEMBERS OF THE BOARD AND RELATED
PEOPLE; TRANSACTIONS BETWEEN VCB AND COMPANY WHERE
THE BOARD MEMBERS ARE FOUNDING MEMBERS OR DIRECTORS
FOR THE LAST 03 YEARS BEFORE THE TRANSACTION

In 2021, VCB had 18 transactions with FPT and FIS – related parties of Mr. Truong Gia Binh – Chairman of FPT cum independent BOD member of VCB. Details are as follows:

Contractor	Resolution	Date	Content
FIS	24/NQ- VCB- HDQT	25/01/2021	Approved to purchase Routers for VCB Time: 6 months since the effective of contract date Contract type: combo
			Approved to invest in service to update application in ATM system to ensure that VCB ATM support AMEX và NAPAS chip cards. Time: 08 6 months since the effective of contract date; Contract type: combo
			Approved to invest in implementing cash withdrawal by QR code on VCB ATM; Time: 6 months since the effective of contract date Contract type: combo
			Approved to purchased ATM maintenance service of VCB Contract 112017DV/HĐ-VCB-FPT; Time: 3 years and 2 months since effective of contract date Contract type: combo
	148/NQ- VCB-	06/04/2021	Approved to invest Firewall system for VCBs Time: within 3 months since effective of

Contractor	Resolution	Date	Content
	HDQT		contract date Contract type: combo.
			Approved to purchase Laptop for VCB Time: 6 months since effective of contract date Contract type: combo.
			Approve to purchase Personal Computer for VCB Time: 6 months since effective of contract date Contract type: combo.
	302/NQ- VCB- HDQT	23/06/2021	Approved to purchase blank card for Vietcombank Connect24 VCCS; Time: 3 months since effective of contract date Contract type: combo.
FIS	340/NQ- VCB- HDQT	25/06/2021	Approved credit limit granted between VCB and FPT, which is related parties of VCB BOD independent member Truong Gia Binh
PM FPT HCM			Approved credit limit granted between VCB and PM FPT HCM, which is related parties of VCB BOD independent member Truong Gia Binh
FIS	356/NQ- VCB- HDQT	16/07/2021	Approved to equipped IT facilities for 05 new branches, including Switch L2, Router Branch, NAS storage device (<=40TB)
FIS	361/NQ- VCB- HDQT	16/07/2021	Approved to extend Microsoft Office 365 lincese for VCB
FIS	496/NQ- VCB- HDQT	28/09/2021	Approved to purchase Vietcombank Connect24 Visa contactless blank cards(Visa debit)
FIS	522/NQ-	18/10/2021	Approved to invest the maintenance service for

Contractor	Resolution	Date	Content
	VCB- HDQT		VCB IAM system
FIS	523/NQ- VCB- HDQT	18/10/2021	Approved to invest in virtualization for 05 new branches(under 2020 plan) of VCB
FIS	530/NQ- VCB- HDQT	27/10/2021	Approved to invest in VCB Switch L2
FIS	531/NQ- VCB- HDQT	27/10/2021	Approved to purchase APT network attack prevention for VCB.
FPT Soft	532/NQ- VCB- HDQT	20/10/2021	Approved the credit limit granted between VCB and FPT Soft

APPENDIX 03

REPORT OF INDEPENDENT BOD MEMBER ON BOD ACTIVITIES IN 2021

Pursuant to Clause 4 Article 280 of the Government's Decree No. 155/2020/ND-CP dated December 31, 2020 detailing a number of articles of the Law on Securities, below is the Report of Independent BOD member on BOD activities in 2021:

1. Structure:

There is a change of Chairman at VCB in 2021. The structure of VCB BOD complies with the Charter and the law in terms of the number of and qualifications of BOD members, and complies with the law in terms of independent BOD member.

2. Operation:

In 2021, the BOD held 60 meetings and 176 cases of written opinions to guide and direct the operation of VCB in each period, review and decide the work under the authorization of the Board of Directors. Meetings of the BOD and cases of written opinions are held fully and properly, ensuring the order and procedures as prescribed.

The Committees under the Board of Directors (Risk Management Committee, Personnel Committee and Strategy Committee) operate in compliance with the SBV's regulations and laws. The Committees advise and provide timely assistance to the BOD in each field in accordance to the Regulations on organization and operation of each Committee.

3. Management and monitoring

In 2021. The BOD thoroughly grasp the motto of action "**Transformation - Safety - Efficiency - Sustainability**", the guiding and operating point of view "**Responsibility - Action - Innovation**" with focus on growing vertically, shifting operational structure, ensure safety, sustainability and efficiency. Right at the beginning of 2021, the Board of Directors decided that this is a difficult year for economic situation in general and VCB and the customer in particular. Therefore the governance should be adjusted in a timely manner, in line with market conditions, customer and COVID-19 situation. With great effort, responsibilities and determination, VCB has successfully implemented the objectives: effective prevention of COVID-19 epidemic, sharing difficulties with customers and

sustainable business development. VCB continued to lead the banking system in term of profit scale and assets quality.

The bank's management activities were paid special attention by the BOD with highlights of 2021, including:

- Direct the whole system to complete all business plan approved by the AGM. The BOD has proactively built the orientation and agreed to adopt guidelines for business in 2021, set out action guidelines and business management viewpoints in 2021, approved the whole system and branch basic business target in 2021, assigned target and business plan for department/unit/center and the Head Office.

- Successfully organized meeting to assigned business task to key staff of the whole system. Thoroughly grasp the guiding document, policies, action plan and directives from the SBV

- Based on the function and duties of the BOD, the Chairman and the BOD members have proactively and actively coordinated and directed in a timely and profound manner the tasks according to the guidelines and Resolutions of the BOD. They directly participated, gave opinion, chair regional meeting to deploy business task, to grasp the situation, solve difficulties and advise BOD to issued orientation/guidelines for branches.

- Continue to direct the research, develop and issue the new rules, regulation, policies to meet the business management requirement.

- Properly implemented step to select the new Chairman. The BOD quickly stabilized the organization, assigned tasks to BOD and BOM members, ensure the smooth operation, and timely direction for 2021 goals accomplishment.

- Fulfill the organizational structure and the Head Office; establish the IT and Digital banking Unit, appoint Head of the IT and Digital Banking to promote innovation, transform operating model and digital transformation to adapt to the new situation.

- Continue to implement projects toward orientation and timeline as planned, promote transformation to enhance service quality and customer experience, and continue to require the concretization of the implementation plan, including recommendation on resources, management apparatus to implement the

transformation action plan.

- Following the direction of the Government, Ministry of Health, SBV, the BOD has directed the BOM to methodically implement contingency plans for human, facilities and health to respond to each Covid 19 stage, ensure business continuity.

- Pioneer in implementing the policy of the Government and SBV regarding interest reduction, reduce and exempt transaction fee, restructure debt, keep debt group for customer to mitigate the impact of Covid 19; actively provide capital for the economy through new loan with credit growth in the largest group of the banking industry.

- Actively promote social welfare activities and disease prevention. In 2021, VCB committed to/implemented social security programs with the total amount of VND 700 billion, of which nearly VND 400 billion is supported for Covid 19 prevention and control.

Conclusion: The activities of VCB's Board of Directors in 2021 have been organized and implemented in compliance with VCB's Charter, the Organization and Operation Regulations of the BOD and current legal regulations, fully implementing the contents in the Resolution of the General Meeting of Shareholders and the contents approved by the General Meeting of Shareholders. In 2021, VCB's Board of Directors has led and directed the whole system to effectively implement the COVID-19 epidemic prevention and control, maintained business activities, performed obligations to the State, taken responsibility to the community, ensured the full rights of shareholders and employees, shown a prominent role in guiding business strategies, risk management, positively contributed to the overall performance of the whole banking system.

INDEPENDENT BOD MEMBER

Truong Gia Binh