

**JSC BANK FOR
FOREIGN TRADE OF VIETNAM**

Address: 198 Tran Quang Khai St., Hanoi
Business Registration No. : 0100112437
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**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Hanoi, 23rd April 2021

**REPORT OF THE BOARD OF DIRECTORS
ON 2020 OPERATION AND 2021 ORIENTATION****I. OPERATION REPORT OF 2020****1. Highlights and overview**

In 2020, the Covid - 19 pandemic has seriously impacted the world economy, many countries have been trapped in a simultaneous global health and economic crisis, resulted in a global GDP down turn about 3.5%. Vietnam, however was a bright spot with a great success in fulfilling a dual goal: disease prevention and control and economic recovery. The 2020 economic growth rate was 2.91%, the lowest level in the last 10 years but was one of the few countries with positive growth and among the world's highest. The CPI increased by 3.23% compared to 2019, met the target below 4%; import export activities grew strongly, trade surplus reached a record of USD 19.1 billion and labor productivity was up 5.4%. Vietnam's ranking, position and prestige were enhanced on the international market.

In the context of Covid 19, the banking industry continued to played a crucial role in the economy, accompanied, support businesses and people to overcome challenges and contributed to the overall outcome of the economy: plentiful liquidity, continuous decreased interest rate which was the lowest for the recent years; stable exchange rate, increased credit size with good quality, efficient operating business focus, positive contribution to GDP growth. The digital transformation of the banking system and non-cash payment reached remarkable progress.

2. Missions assigned by the General Shareholders Meeting

At the Annual General Shareholders Meeting (AGM) in 2020, the Meeting ratified the following:

- 2020 motto: "**Transformation - Safety - Efficiency - Sustainability**"; management orientation "**Responsibility - Action - Innovation**".

- Several basic targets for 2020 in accordance with SBV orientation and under Covid 19 context: total assets increased by 7%, outstanding loans increased by 10% and adjusted by 14%, deposit increased by 8%, consolidated profit before tax to reach VND 19,824 billion, dividend paid at 8% (per face value), NPL ratio below 1.5% of total loans ...

- The 2020 remuneration for BOD and Supervisory Board: at maximum of 0.28% x profit after tax in 2020 if basic business operation targets in 2020 are met.

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

Grasping the motto "**Transformation – Safety - Efficiency – Sustainability**" and the management orientation "**Responsibility - Action - Innovation**", focus on innovating the growth model in depth, transform the operating model/structure, ensuring a safety, sustainable and effective growth, the BODs has drastically directed from the beginning of the year to flexibly and promptly adjust the 2020 orientation in the context of business environment being subjected to many adverse impact of the Covid – 19 epidemic.

With effort, responsibility and determination, VCB has successfully implemented the goals: effective Covid 19 epidemic prevention, customer difficulties sharing and sustainable business development. In 2020, 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.

Reviewing the implementation of missions assigned by the AGM:

3.1. Business operation outcomes:

In 2020, Vietcombank achieved and exceeded the targets set by the AGM.

- Total assets reached VND 1,326,230 billion, up 8.5% compared to 2019, complete 101.3% of the target set by AGM.

- Loan outstanding was VND 845,128 billion, up 14% compared to 2019, within the ceiling of credit growth target assigned by State bank and complete 103.9% of the target set by AGM.

- Total deposit reached VND 1,053,354 billion, up 10.9% compared to 2019,

complete 101.9% of the plan set by AGM

- VCB continued to strictly control credit quality and promote bad debt handling. The balance of NPL in the balance sheet was VND 5,229.5 billion, NPL ratio was 0.62%¹, while the risk reserve was at VND 19,242.7 billion. The ratio of provision/NPL was 368%, reaching the highest level in VCB's operations and within the banking system.

- Employees at the end of 2020 increased 5.9% compared to 2019, wage cost per profit before tax excluded salary was 26%, in line with plan set by the AGM.

- Profit before tax reached VND 23,050 billion, equivalent to 2019 and reaching 116.3% of the 2020 plan assigned by the AGM.

- Market capitalization exceeded USD 15.7 billion as of December 31, 2020, led ranking among listed banks.

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

3.2. Funds set up, profit distribution and dividend payment

At the Resolution of the 12th AGM (2019) and the 13th (2020), the AGM has approved the principal and assigned the BODs to distribute profits according to the SBV's direction. Follow the SBV's instruction provided in document no. 9020/NHNN-TCKT dated 11/12/2020 and document no. 8685/NHNN-TCKT dated 04/12/2020 regarding VCB's Plan for 2018 and 219 Profit after tax distribution, according to the Resolution of the AGM, the BODs issued Resolution no. 609/NQ-VCB-HDQT dated 16/12/2020 and Resolution 648/NQ-VCB-HDQT dated 29/12/2020 to approve the 2018 and 2019 profit before tax distribution. Accordingly, the rate of cash dividend payment is 8% for 2018 and 8% for 2020. VCB completed cash dividend payments to shareholders. The retained earnings after setting up fund and paying cash dividends will be used to pay stock dividend to increase charter capital according to regulations.

3.3. Operating fund, remuneration for the BOD and Supervisory Board in 2020

The remuneration of the BOD and Supervisory Board incurred and paid from the salary fund in the financial year 2020 was 0.09% x profit after tax, in line with

¹ NPL in accordance with Circular 02/2013/TT-NHNN was 0.55%, including NPL for customer borrowing, financial institution Bond and Borrowing & deposit at other financial institution.

Resolution no.13/TN2020/NQ-DHDCD at VCB 13th AGM dated 26/06/2020 (AGM approved the remuneration for the BOD and the Supervisory Board a maximum of 0.28% profit after tax). Details:

- Member of the BOD: VND 13,792 million
- Member of the Supervisory Board: VND 3,651 million

3.4. Charter Capital increase in 2020

The 2020 AGM approved the 2020 charter capital increase Plan with Component 1 – share issuance to increase capital from 2018 stock dividend and Component 2 – private placement with the size equivalent to 6.5% of VCB’s chartered capital at the offering time.

However, the 2020 charter capital increase Plan has not been realized because it depends on the guidance of the State Authority (Decree 121/2020/ND-CP dated 9/10/2020 of the Government amend and supplement Decree 91/2015/ND-CP dated 13/10/2015 was newly issued in October 2020). Following the SBV direction at document no. 8685/NHNN-TCKT dated 04/12/2020 regarding VCB’s 2019 after tax distribution Plan, in December 2020, VCB has submitted to the SBV the Additional State capital investment in VCB through paying stock dividend from the 2019 remaining profit after 8% cash dividend payment.

At 2021 AGM, VCB will submit GMS to approve 2021 charter capital increase Plan with two component: issue share to increase charter capital from retained earnings through stock dividend and Private placement with the size equivalent to 6.5% of VCB charter capital at the offering time.

3.5. Management activities

The bank’s management activities were paid special attention by the BOD with highlights of 2020, including:

Network, human resource and training

- Opened 5 new branches and establishing 33 transaction offices as approved by SBV, total number of transaction office includes 116 branches and 473 transaction offices. In 2020 the Prime Minister has approved for VCB to open a branch in Australia.

- Labor productivity still remained high (Profit before tax/person in 2020 reached 1,22 million VND/person). VCB maintained its leading position as the No. 1 Bank with the best working environment for 5 consecutive years.

- The scientific research and activities of the Scientific Council were promoted.

Digital transformation

- Accelerated digital banking activities in the right direction with many breakthrough: successful replacement of the new core banking system – Core Banking Signature, a totally new digital banking service launching- VCB Digibank, typical digital transformation bank in 2020, new digital banking products introduction such as VCB Booking, eKYC application...

- Be the first Bank that successfully connected with the National Public Service Portal and applied social insurance payment through National Public Service Portal. Continued to expand cooperation in providing online payment solutions in the fields of health, education, customs, insurance...

- Continued to do research and applied applications, projects under Digital Banking according to the roadmap to serve the bank's closed digital transformation strategy.

Transformation projects

- IT development project up to 2020 had a lot of progress. A series of important projects completed (Core Banking, MPA, DMZ...) have contributed to improving operational efficiency, operating system, system administration and IT infrastructure upgrading.

- Basel II Program: most of the initiatives had been finished. Some of the initiatives are related to advance components and are awaiting and ready to be implemented as soon as there are instructions from the SBV.

Assess credit activities according to Government guidelines at Resolution No.1/NQ-CP dated 01/01/2020 and Governor guidelines at Decree No.01/CT-NHNN dated 03/01/2020

- Continue to focus on manufacturing sector, prioritized sectors according to Government policy.

- Continue to strictly control risky sectors such as real estate, securities; improve risk management with BOT project, traffic BT, consumer credit.

Fully performed obligations to the State and responsibilities to the community, ensuring full rights of shareholders

- Fulfill all obligations to the State budget. In 2020, VCB contributed to VND 8,689 billion to the State budget, being one of the largest State Budget remitters in Vietnam.

- VCB has tried its best during his operation to balance the sound and safe development goals with the role as the leading and key bank in the industry. During the recent Covid 19 epidemic, VCB was the pioneering bank to synchronously implement the supporting solutions, accompanied with businesses and individuals being impacted by the Covid 19 epidemic and natural disasters through supporting packages with nearly VND 3,700 billion interest rate reduction.

- With the good tradition of the banking industry, following the policies of the Party and the Government on promoting social security to create sustainable development, VCB's social security activities have been constantly implemented. In 2020, VCB committed/implemented social securities with the amount of nearly VND 370 billion, of which nearly VND 42 billion are for Covid 19 prevention and control, contributing effort with the Government to reverse the disease and stabilize people living. VCB social security focus on housing for the poor, school construction, medical facility, infrastructure projects at rural, remote and urban areas...sponsoring for storm and flood affected people, funding for the poor, in which education and health care was the two key areas that VCB especially paid attention to and widely carried out in many localities across the countries, contributing to spreading VCB brand.

Other management activities:

- BOD approved report on reviewing and assessing the implementation of VCB restructuring plan until 2020 associated with dealing with bad debts, 4 sub-schemes and 4 action programs to realize schemes.

- BOD have approved and issued VCB Development Strategy to 2025, vision until 2030; sub-schemes, action programs of units to implement the strategy.

4. Assessment on the performance of the BOD

In 2020, BOD organized 71 meetings and collected 36 written opinions to orient and direct VCB operation in each period, consider and evaluate works under BOD's authority/management as well as discuss about some other specific topics. In monthly meeting, the BOD evaluated monthly business performance and implementation of BOD members' assigned tasks. Based on such evaluation, BOD issued Resolution to direct business operation, assigned specific tasks to each BOD member and supervised BOM implementation in compliance with the Bank's Charter, Regulation on the Organization and Operation of the BOD, Internal Corporate Governance Regulation and other relevant regulations of the Bank.

List of Resolution/Document issued by the BOD in 2020 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 2020, VCB had 15 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.

BOD operations in 2020 were organized and implemented in compliance with VCB Charter, Regulation on the Organization and Operation of the BOD and other relevant regulations of the Bank, fully pursuit the contents of the AGM Resolution, played a prominent and active role in shaping business strategic and system operations, monitored the execution and risk management, contributed positively to the whole system operation.

Details as in Appendix 03

7. Assessment on performance of the Committees

In 2020 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, including the identification of rate, limit/restriction and risk tolerance of the bank.

In 2020, the Risk Committee organized 4 periodical meetings, coordinated with relevant departments to continue to finalize and complete VCB's regulation, and advised the BOD the strategy, risk management policy, measures to prevent risk in various fields of the operation. The Committee also played an active role in promoting the initiatives of Basel II, boosting VCB's early appliance of ICAAP according to Circular 12/TT-NHNN on internal capital regulation.

In 2020, the Risk Committee carried out activities to ensure continuous business operation including: Covid 19 epidemic response – conduct many measures to respond to the disease such as: pr/communication, safety self-assessment, prevention plan set up, anti-epidemic measures strengthening; Central Vietnam flood response: Quickly issued documents guiding branch to respond and ensure continuous business, lives and assets.

7.2. Human Resources Committee

Human Resource Committee plays a role in advising the BOD on the scale and structure of the BOD and the Managers suitable with the scale of operation and development strategy of VCB; advising BOD in reviewing, evaluating and proposing the election, appointment, dismissal, planning of managerial staff under BOD and remuneration for these staff to ensure consistent with the orientation and business plan of the Bank in each period.

In 2020, the Human Resources Committee continued to actively and proactively advise, propose the staffing, appointment and management officer under authority; finalized the document system and policy in staff management, contributed to enhancing the capacity and quality of staff management. Recently, the Human Resource Committee have approved the appointment and reappointment of management position at the Head Office and business units, fostering the capacity and quality of human resource management.

7.3. Strategic Committee

Strategic Committee advises the BOD in issuing bank business development strategy, including assessment on current status, overall target, and long term vision, and strategic orientation, business target for each period, solution and roadmap. The Committee has supervised and reports the implementation to the BOD regarding action programs of units' right after the launching of Transformation Projects till 2020. Every 6 month, the Committee submits to the BOD to review and approve the report of VCB restructuring plan until 2020 and send it to the SBV as stipulated.

8. BOM supervision

The BOD supervision to the BOM is based on the VCB Internal management Regulation. Thereunder, the CEO is cum member of the BOD, ensuring the BOD supervision in operating activities. At the BOD regular meeting, the CEO reports on bank's overall operation, BOD Resolution implementation, Resolution, Decision, reports on some specific topic required by the BOD. Besides, the BOD supervision is also through assessing monthly reports of the Supervisory Board. The remuneration of the BOM incurred and paid from the salary fund in the financial year 2020 was VND 14,710 million.

Under BOD direction, the BOM seriously sets up and delivers specific task in each period to each member of the BOM, directs units to carry out, submit report regularly or on adhoc basis to the BOD about the result, authority assigned. The BOM and units always take into account the BOD directions as key and urgent task to focus and implement.

II. ORIENTATION FOR THE OPERATION IN 2021

1. Development Strategy to 2025, vision until 2030

Vision and mission until 2025: No.1 Bank in Vietnam, one of 100 largest Bank in Asia and 300 largest banking groups globally, one of 1000 largest listed corporate in the world that contributes to Vietnam's development.

The AGM should assign the BOD to issue and submit the Government Authority to approve VCB Development Strategy to 2025, vision until 2030 in line with the orientation of the Government Authority, base on the actual market

status and report to the relevant AGM.

2. Basic factors to set up 2021 business plan

The international and domestic market are predicted with opportunities, advantages, threats and difficulties alternately. The effort to develop and distribute vaccine has brought hope for global economic recovery. Many international organizations issued reports regarding the economy in 2021 with the same opinions that the world economy will have a recover of more than 5% in 2021. However, there are still high potential risk regarding resurgence of the disease due to new variant of the Covid 19 virus.

The Government sets up 2021 GDP growth rate of 6.5% and prioritizes macroeconomic stabilization, controls inflation under 4%. The policies to support businesses to be implemented continually, monetary policy will be actively and flexibly operated in accordance with new circumstances, credit growth of the industry is expected at 12%.

3. Orientation for operation in 2021

With motto *Transformation – Effectiveness – Sustainability*, with the focus on *deep growth* and management orientation *Responsibilities - Action – Innovation*, in line with 2021 targets, VCB development strategy until 2025, vision until 2030, VCB, as a whole, shall make best efforts to execute all tasks & solutions to fulfill 2021 targets as followed:

- 5% increase in total asset;
- 10.5% increase in credit exposure;
- Deposits grow in accordance with credit growth rate and expected growth rate of 7%;
- Consolidated profit tax increases by 11%;
- Separated profit before tax to reach VND 25,0000 million and will be adjusted according to the opinion of the State Bank after consulting the Ministry of Finance.
- NPL ratio of lower than 1%;
- Operational safety ratios: According to the current regulations of the State Bank.

Propose to AGM to assign VCB BOD to decide on the adjustment and instruct the execution of 2021 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: implement 3 pillars in business structure information:

- Keep credit growth rate at reasonable pace, in association with sustainable effective credit restructuring: Increasing proportion of retail outstanding loans; retail loan at transaction offices; increase collateral in total loan exposure.

- Increase the proportion of non-credit income, with a focus on service income and treasury trading investment;

- Restructuring deposit portfolio towards efficiency.

Deposit

- Flexibly & effectively manage deposit; grow deposit in accordance with fund usage, ensure efficiency;

- Focus on cheap deposits. Strive to increase demand deposits and cheap deposit.

- Adjust interest rate to be flexible and competitive.

- Increase sales of non-credit services, chain sales, cross-selling products, and cash flow management

Credit

To implement safe, effective and sustainable credit growth solutions as well as improving credit quality and controlling bad debts, specifically:

- Controlling credit growth in accordance with the credit growth quota assigned by the State Bank and credit control measures under the direction of the State Bank; consider funding to focus on production and business activities, priority sectors and credit programs and policies under the direction of the Government and the Prime Minister; tightly controlling credit for potentially risky areas such as real estate, securities, BOT projects, traffic BT projects and

strengthening credit control over consumer lending; promote solutions on credit and banking in order to limit shadow credit; enhance further solutions to increase access to funding for people and businesses. Tiếp tục thực hiện chủ trương, chỉ đạo của NHNN về lãi suất, tiết giảm chi phí hoạt động, xây dựng chỉ tiêu lợi nhuận phù hợp để có điều kiện giảm lãi suất cho vay đối với người dân, doanh nghiệp.

- Continue to implement the guidelines and directions of the State Bank of Vietnam on interest rates, reducing operating costs, setting up appropriate profit targets in order to reduce lending interest rates for people and businesses.

- Continue to implement solutions to support customers to overcome difficulties caused by natural disasters and epidemics, especially Covid epidemic under the direction of the State Bank of Vietnam.

- Managing credit growth associated with industry-oriented restructuring, strictly controlling quality and improving lending efficiency.

- Focus on the development of new customers with good financial potential.

- Continue to implement credit portfolio structure.

Credit quality

- Strictly control the quality of on-balance-sheet loan, structured loan according to Circular 01/2020/TT-NHNN, ensuring the NPL ratio according to the target.

- Strictly control credit for potentially risky areas and strengthen management of retail credit portfolio.

- Improve the supervision of credit activities at all branches; instruct the compliance of law and VCB internal regulation on credit extension. Prevent ethical risks, strictly handle violation cases.

- Strengthen debt collection for branches.

Service activities:

- Focus on foreign exchange trading products, international payment, trade finance, electronic banking, cards and bancassurance.

- Quickly improve the technology content in operations, renew internal policy, promote product development, improve sales and services quality.

- Diversify sales channel, promote sales through digital channel; improve the sale training, promote package sales, cross sales between different banking group, actively coordinate with companies intra system.

Investment banking, treasury

- Continuing to focus on investment in Banking book valuable papers. Improve the profitability of investment banking, increase the proportion of investment banking income to the total operating income of VCB.

- Continue to establish the coordination process and synchronizing solutions between VCB and VCBS, and VCBF.

- Research to sell investment banking products.

Digital banking

- Speed up the completion of mechanism, regulation, process in digital banking.

- Complete and properly implement the approved digital transformation roadmap; focus on implementing products and services related to digitalization and digital transformation to improve customer experience, user experience.

- Develop a cooperation strategy with Fintech companies.

- Research and apply new technologies in business activities (Cloud, AI Chatbot, AI / RPA ...).

- Develop HR plan to adapt to digital banks; establishing and developing digital culture.

3.2. *Mangement*

Organization model, network and human resource management

- Consolidate the organizational model, functions and duties of Head Office units and Branches in order realize the centralized management based on working group.

- Establish and put the new Human resource management software into operation.

- Put priority in sales staff and digital workforce.

Information technology

- Improve infrastructure capacity to meet business demand.
- Complete regulatory and policy framework for new technology application (eKYC, AI, Cloud...)
- Improve IT security

Transformation projects

- Concentrate resources, speed up and ensure project quality.
- Improve the project communication and change management.

Other tasks

- Focus on improving the efficiency of risk management. Deploy solution to ensure business throughout Covid 19 pandemic. Strengthen internal inspection and auditing. Monitoring the implementation results of inspection, auditing and remotely supervision recommendations for Branches and Subsidiaries in the VCB system.

- Focus on development new competitive product to meet customer demand
- Improve the efficiency of cost management, control operating expense/income of the whole bank.

With the determination of the BOD, BOM and employees throughout the Bank's system, Vietcombank 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, among top 1000 listed enterprises globally, making great contribution to Vietnam development.

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

Nghiem Xuan Thanh

APPENDIX 01
LIST OF RESOLUTIONS/DECISIONS OF BOD
PUBLISHED IN 2020

No	Regulation No	Date	Content	Approval rating
1.	01/NQ-VCB-HĐQT	03/01/2020	Resolution of regular meeting in January 2020	100%
2.	02/NQ-VCB-HĐQT	03/01/2020	Approval for the policy of appointing personnel in the VCB system	100%
3.	03/NQ-VCB-HĐQT	03/01/2020	Approval to transfer assets as the Head Office for Branches	100%
4.	04/NQ-VCB-HĐQT	07/01/2020	Approval for the policy of appointing personnel in the VCB system	100%
5.	05/NQ-VCB-HĐQT	02/01/2020	Approval for encouraging the officers to make the 2019 finalization	100%
6.	06/NQ-VCB-HĐQT	17/01/2020	Approval for the adjustment of ranking mechanism for Secretary of the Board of Directors	100%
7.	08/NQ-VCB-HĐQT	07/01/2020	Approval for advocating the 2020 funding for the construction of schools in Ha Tinh and Thanh Hoa provinces	100%
8.	09/NQ-VCB-HĐQT	07/01/2020	Approval for the budget to support Tet gifts for poor people on the occasion of the 2020 Canh Ty New Year in Tuyen Quang, Long An, Thai Binh and Ha Tinh provinces	100%
9.	10/NQ-VCB-HĐQT	14/01/2020	Approval of the mechanism for approving capital mobilization interest rate for wholesale customers	100%
10.	11/NQ-VCB-HĐQT	09/01/2020	Approval of the effectively wages distribution in the fourth quarter of 2019 on the occasion of the 2020 Lunar New Year	100%
11.	14/NQ-VCB-HĐQT	17/01/2020	Approval for adjusting ERP project implementation time at VCB	100%
12.	15/NQ-VCB-HĐQT	15/01/2020	Approval for the construction project inspection plan in 2020	100%
13.	16/NQ-VCB-HĐQT	09/01/2020	Approval for changing the number of seals for VCBC HCM	100%
14.	17/NQ-VCB-HĐQT	17/01/2020	Approval for loan interest rate incentives for valuable papers pledged loans of individual customers	100%
15.	18/NQ-VCB-HĐQT	04/01/2020	Approval for a set of 2020 business plan targets assigned to a subsidiaries in the VCB system	100%
16.	19/NQ-VCB-HĐQT	17/01/2020	Approval for the policy of transferring and appointing VCB personnel	100%
17.	20/NQ-VCB-HĐQT	17/01/2020	Approval for the policy of transferring and appointing VCB personnel	100%
18.	21/NQ-VCB-HĐQT	17/01/2020	Approval to issue credit limits to corporate customers	100%

19.	22/NQ-VCB-HĐQT	17/01/2020	Approval to issue credit limits to corporate customers	100%
20.	23/NQ-VCB-HĐQT	17/01/2020	Approval to issue credit limits to corporate customers	100%
21.	24/NQ-VCB-HĐQT	17/01/2020	Approval to adjust sponsors in Hai Phong city and 2020 social security policy to finance Quang Tri and Vinh Long provinces	100%
22.	25/NQ-VCB-HĐQT	17/01/2020	Approval to advocate and estimate for participation in advertising in Phu Tho province	100%
23.	26/NQ-VCB-HĐQT	17/01/2020	Approval for HR structure, group of departments and salary and positions in Digital Banking Center	100%
24.	27/NQ-VCB-HĐQT	17/01/2020	Approval to support social security	100%
25.	28/NQ-VCB-HĐQT	17/01/2020	Approval to establish the Board of Recruitment for the Director of Digital Banking Center	100%
26.	29/NQ-VCB-HĐQT	22/01/2020	Approval for the new Core Banking system's Go-live implementation plan	100%
27.	30/NQ-VCB-HĐQT	21/01/2020	Approval for advance distribution of bonus and welfare fund	100%
28.	31/NQ-VCB-HĐQT	30/01/2020	Approval to issue credit limits to corporate customers	100%
29.	32/NQ-VCB-HĐQT	21/01/2020	Approval for the policy of appointing personnel in the VCB system	100%
30.	33/NQ-VCB-HĐQT	17/01/2020	Approval for the reports of credit orientation of 52 economic sectors in 2020	100%
31.	34/NQ-VCB-HĐQT	04/02/2020	Approval to invest and procure EDC Phase 2	100%
32.	35/NQ-VCB-HĐQT	04/02/2020	Regular meeting of the Board of Directors in February 2020	100%
33.	36/NQ-VCB-HĐQT	04/02/2020	Approval to invest in, purchase and upgrade Microsoft systems of VCB	100%
34.	37/NQ-VCB-HĐQT	04/02/2020	Approval for KPI evaluation and 2019 ranking results of members of the Board of Directors and Head of Supervisory Board	100%
35.	38/NQ-VCB-HĐQT	04/02/2020	Approval for the 2019 rating results of HO's units and members of the Board of Management	100%
36.	39/NQ-VCB-HĐQT	04/02/2020	Approval to organize VCB's Annual General Meeting of Shareholders in 2020	100%
37.	40/NQ-VCB-HĐQT	04/02/2020	Approval for the policy to finance social security in 2020 for Thai Binh province, Tuyen Quang province, Tra Vinh province	100%
38.	41/NQ-VCB-HĐQT	13/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
39.	42/NQ-VCB-HĐQT	04/02/2020	Approval for VCB's social security budget plan in 2020	100%
40.	45/NQ-VCB-HĐQT	04/02/2020	Approval for VCB's personnel policies in enterprises	100%
41.	46/NQ-VCB-HĐQT	04/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
42.	47/NQ-VCB-HĐQT	04/02/2020	Approval for the policy of appointing personnel in the VCB system	100%

43.	48/NQ-VCB-HĐQT	07/01/2020	Approval for KPIs evaluation results in 2019 for subsidiaries	100%
44.	50/NQ-VCB-HĐQT	07/01/2020	Approval for financial investments in 2019	100%
45.	51/NQ-VCB-HĐQT	04/02/2020	Approval to issue credit limits to corporate customers	100%
46.	52/NQ-VCB-HĐQT	04/02/2020	Approval to issue credit limits to corporate customers	100%
47.	53/NQ-VCB-HĐQT	11/02/2020	Approval for the transactions between VCB and related person of the independent Board of Director	100%
48.	54/NQ-VCB-HĐQT	11/02/2020	Approval to adjust the execution time of the contract for the procurement of ATM maintenance services	100%
49.	55/NQ-VCB-HĐQT	11/02/2020	Approval for the proposal of policies to support customers affected by the impact of 2019-nCoV	100%
50.	56/NQ-VCB-HĐQT	11/02/2020	Approval to support part of the budget for the Army units to participate in disease prevention and control	100%
51.	58/NQ-VCB-HĐQT	11/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
52.	59/NQ-VCB-HĐQT	11/02/2020	Approval to issue credit limits to corporate customers	100%
53.	60/NQ-VCB-HĐQT	11/02/2020	Approval of the reports on the review of the implementation of the new wholesale credit model to meet the Circular 13	100%
54.	61/NQ-VCB-HĐQT	08/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
55.	62/NQ-VCB-HĐQT	12/02/2020	Approval for an exceptionally competitive short-term VND loan program	100%
56.	63/NQ-VCB-HĐQT	11/02/2020	Approval to amend and supplement the Regulation on Science and Technology activities at VCB	100%
57.	64/NQ-VCB-HĐQT	18/02/2020	Approval to directs a number of missions in the near future	100%
58.	65/NQ-VCB-HĐQT	11/02/2020	Approval for reports on the results of the 4th session of 2019 of the Risk Management Committee	100%
59.	66/NQ-VCB-HĐQT	18/02/2020	Approval for basic construction plan 2020	100%
60.	67/NQ-VCB-HĐQT	11/02/2020	Approval for the results of the periodic review of the Risk Management Policy	100%
61.	68/NQ-VCB-HĐQT	11/02/2020	Approval for the results of the policy review Risk provisions issued under Decision 368	100%
62.	69/NQ-VCB-HĐQT	18/02/2020	Approval to change the location of VCB Gia Dinh Branch	100%
63.	70/NQ-VCB-HĐQT	18/02/2020	Approval for the principles to develop and issue a COVID-19 Emergency Response Prevention Plan	100%
64.	71/NQ-VCB-HĐQT	25/02/2020	Approval for the Report on Impact Assessment of Covid - 19 and Adjusted Credit Orientation of 52 economic sectors	100%
65.	72/NQ-VCB-HĐQT	25/02/2020	Approval for the Report on real estate BOA review	100%
66.	73/NQ-VCB-HĐQT	18/02/2020	Approval for scorecard (A-score) model	100%

67.	74/NQ-VCB-HĐQT	18/02/2020	Approval for Behavioral Scorecard (B-score) Model	100%
68.	75/NQ-VCB-HĐQT	25/02/2020	Approval to issue credit limits to corporate customers	100%
69.	76/NQ-VCB-HĐQT	25/02/2020	Approval to issue credit limits to corporate customers	100%
70.	77/NQ-VCB-HĐQT	25/02/2020	Approval to issue credit limits to corporate customers	100%
71.	78/NQ-VCB-HĐQT	17/02/2020	Approval to issue credit limits to corporate customers	100%
72.	79/NQ-VCB-HĐQT	25/02/2020	Approval for the Risk management report of VCB in 2019	100%
73.	80/NQ-VCB-HĐQT	25/02/2020	Approval for a number of contents for digital bank transformation	100%
74.	81/NQ-VCB-HĐQT	25/02/2020	Approval for the plan to invest valuable papers issued by the credit institution in 2020	100%
75.	82/NQ-VCB-HĐQT	25/02/2020	Approval for adjusting the Δ NIM coefficient of USD mobilization / lending	100%
76.	83/NQ-VCB-HĐQT	25/02/2020	Approval to transfer assets that are land use rights of the Branches	100%
77.	84/NQ-VCB-HĐQT	25/02/2020	Approval to adjust the implementation time of ITSM project	100%
78.	85/NQ-VCB-HĐQT	24/02/2020	Approval for the report on progress of the establishment of the VCB branch in Australia and strengthened the staff of the Deployment Department	100%
79.	86/NQ-VCB-HĐQT	25/02/2020	Approval on the system plan for advertising and promotion budgets for the whole system in 2020	100%
80.	88/NQ-VCB-HĐQT	25/02/2020	Approval on amending and supplementing a number of contents of the Regulation on rating branches and subsidiaries of VCB and the results of ranking of branches and subsidiaries of VCB in 2020	100%
81.	89/NQ-VCB-HĐQT	25/02/2020	Approval for the 2020 social security policy to finance equipment for Huu Nghi hospital	100%
82.	90/NQ-VCB-HĐQT	25/02/2020	Approval to adjust the 24/7 interbank fast money transfer fee policy	100%
83.	91/NQ-VCB-HĐQT	24/02/2020	Approval to advocates the implementation of a number of activities to commemorate the International Women's Day on March 8, 2020	100%
84.	92/NQ-VCB-HĐQT	25/02/2020	Approval for training plan and skills test in 2020	100%
85.	93/NQ-VCB-HĐQT	25/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
86.	94/NQ-VCB-HĐQT	25/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
87.	95/NQ-VCB-HĐQT	25/02/2020	Approval for the policy of appointing personnel in the VCB system	100%
88.	96/NQ-VCB-HĐQT	03/03/2020	Regular meeting of the Board of Directors in March 2020	100%
89.	97/NQ-VCB-HĐQT	03/03/2020	Approval to issue credit limits to corporate customers	100%

90.	98/NQ-VCB-HĐQT	03/03/2020	Approval on the disclaimer of VCB's trademark use/ non-use statement in the United States and Cambodia	100%
91.	99/NQ-VCB-HĐQT	02/03/2020	Approval to the content of the document to the Ministry of Planning and Investment	100%
92.	100/NQ-VCB-HĐQT	11/03/2020	Approval for some content relating to termination of relationship establishment with entities related to embargoed countries/ regions	100%
93.	101/NQ-VCB-HĐQT	11/03/2020	Approval to issue credit limits to FI customers	100%
94.	102/NQ-VCB-HĐQT	11/03/2020	Approval for the budget policy of social security spending for the programs proposed by the State Bank and VCB Kien Giang Branch	100%
95.	103/NQ-VCB-HĐQT	12/03/2020	Approval for the list of necessary jobs in operation of a number of units at HO	100%
96.	104/NQ-VCB-HĐQT	16/03/2020	Approval of deposit interest rate preferences for deposits of individual customers of VCB An Giang Branch	100%
97.	105/NQ-VCB-HĐQT	14/03/2020	Approval of the business continuity contingency plan for VCBC Hanoi and Ho Chi Minh City	100%
98.	106/NQ-VCB-HĐQT	13/03/2020	Approval to adjust implementation time of GLIMS project at VCB	100%
99.	108/NQ-VCB-HĐQT	17/03/2020	Approval for minimum guarantee rate applies to customers	100%
100.	109/NQ-VCB-HĐQT	13/03/2020	Approval to issue credit limits to corporate customers	100%
101.	110/NQ-VCB-HĐQT	13/03/2020	Approval to apply the regulations on debt purchase and sale, issued in accordance with Decision 1143	100%
102.	111/NQ-VCB-HĐQT	17/03/2020	Approval to amend the Appendix 01 to Resolution 619	100%
103.	112/NQ-VCB-HĐQT	13/03/2020	Approval to the plan to procure fixed assets in 2020	100%
104.	113/NQ-VCB-HĐQT	18/03/2020	Approval to adjust USD deposit / loan NIM	100%
105.	114/NQ-VCB-HĐQT	19/03/2020	Approval to deploy solutions to support customers affected by the COVID-19 translation	100%
106.	115/NQ-VCB-HĐQT	16/03/2020	Approval of the 2020 KPI set of units at HO and members of the Board of Management	100%
107.	116/NQ-VCB-HĐQT	12/03/2020	Approval for the policy of appointing personnel in the VCB system	100%
108.	117/NQ-VCB-HĐQT	20/03/2020	Approval to issue credit limits to FI customers	100%
109.	119/NQ-VCB-HĐQT	20/03/2020	Approval to issue credit limits to FI customers	100%
110.	118/NQ-VCB-HĐQT	20/03/2020	Approval to issue credit limits to FI customers	100%
111.	120/NQ-VCB-HĐQT	20/03/2020	Approval to issue credit limits to FI customers	100%

112.	122/NQ-VCB-HDQT	17/03/2020	Approval for the advocates to close representative offices of VCBS in Binh Duong and An Giang provinces	100%
113.	123/NQ-VCB-HDQT	20/03/2020	Approval to issue credit limits to FI customers	100%
114.	124/NQ-VCB-HDQT	20/03/2020	Approval to issue credit limits to FI customers	100%
115.	125/NQ-VCB-HDQT	20/03/2020	Approval to issue credit limits to FI customers	100%
116.	126/NQ-VCB-HDQT	20/03/2020	Approval to issue credit limits to FI customers	100%
117.	127/NQ-VCB-HDQT	20/03/2020	Approval to issue credit limits to FI customers	100%
118.	128/NQ-VCB-HDQT	13/03/2020	Approval for the policy of appointing personnel in the VCB system	100%
119.	129/NQ-VCB-HDQT	26/03/2019	Approval for the policy of rotating and appointing personnel in the VCB system	100%
120.	139/NQ-VCB-HDQT	13/03/2020	Approval for the policy and the plan of hiring Threat Intelligence system for VCB	100%
121.	140/NQ-VCB-HDQT	13/03/2020	Approval to adjust the scope of implementation of a deployment project NAC system of VCB phase 1	100%
122.	141/NQ-VCB-HDQT	13/03/2020	Approval for the policy of use for the land plots of VCB Vung Tau Branch	100%
123.	143/NQ-VCB-HDQT	17/03/2020	Approval for the salary and other support for VCB's staff who are appointed / recruited for VCB Laos	100%
124.	144/NQ-VCB-HDQT	24/03/2020	Approval for the Proposal on cost adjustment of 24/7 fast money transfer service	100%
125.	145/NQ-VCB-HDQT	13/03/2020	Approval for the transaction orientation with customers	100%
126.	146/NQ-VCB-HDQT	16/03/2020	Approval of the 2020 Social Security Plan to assist in Covid 2019 epidemic prevention.	100%
127.	147/NQ-VCB-HDQT	17/03/2020	Approval to the representative of VCB's representative plan	100%
128.	148/NQ-VCB-HDQT	17/03/2020	Approval to adjust the charter capital plan 2020 for the branches of VCB	100%
129.	149/NQ-VCB-HDQT	26/03/2020	Approval for the transaction between VCB and VCBS	100%
130.	150/NQ-VCB-HDQT	24/03/2020	Approval of adjusting the authority mechanism to approve short-term lending interest rate in VND for corporate customer	100%
131.	151/NQ-VCB-HDQT	26/03/2020	Approval to change the head office of VCB Transaction Center	100%
132.	152/NQ-VCB-HDQT	26/03/2020	Approval of VCB's 2020 anti-waste thrift practice program	100%
133.	153/NQ-VCB-HDQT	26/03/2020	Approval to supplement IT norms and IT equipment liquidation standards at NQ12	100%
134.	154/NQ-VCB-HDQT	26/03/2020	Approval to invest in upgrading DR contingency tourism market infrastructure	100%
135.	155/NQ-VCB-HDQT	26/03/2020	Approval to provides maintenance services for ATMs	100%
136.	156/NQ-VCB-HDQT	20/03/2020	Approval to maintain credit limit with FI customers	100%

137.	157/NQ-VCB-HĐQT	20/03/2020	Approval to issue credit limit and perform transaction with FI customers	100%
138.	158/NQ-VCB-HĐQT	15/04/2020	Approval to issue credit limits to Corporate and non FI customers	100%
139.	159/NQ-VCB-HĐQT	20/03/2020	Approval for the policy of funding social security for Hai Duong province	100%
140.	160/NQ-VCB-HĐQT	25/03/2020	Approval for the policy of appointing personnel in the VCB system	100%
141.	161/NQ-VCB-HĐQT	30/03/2020	Approval for transactions orientation with corporate customers	100%
142.	162/NQ-VCB-HĐQT	31/03/2020	Approval for the transactions between VCB and related person of the independent Board of Director	100%
143.	163/NQ-VCB-HĐQT	26/03/2020	Approval for the budget of the exchange rate regulation program in 2020	100%
144.	164/NQ-VCB-HĐQT	26/03/2020	Approval to report on the implementation results of the Branch's Development Project for the reporting period of 2019	100%
145.	165/NQ-VCB-HĐQT	30/03/2020	Approval of the 2019 IT asset procurement and investment plan for VCB	100%
146.	166/NQ-VCB-HĐQT	07/01/2020	Approval for the advocates supporting Tet gifts for poor people	100%
147.	167/NQ-VCB-HĐQT	26/03/2020	Approval for effective salary fund distribution in 2019	100%
148.	168/NQ-VCB-HĐQT	03/04/2020	Regular meeting of the Board of Directors in April 2020	100%
149.	169/NQ-VCB-HĐQT	03/04/2020	Approval for the policy of appointing personnel in the VCB system	100%
150.	170/NQ-VCB-HĐQT	03/04/2020	Approval to delay the organization of VCB's 2020 General Meeting of Shareholders	100%
151.	171/NQ-VCB-HĐQT	03/04/2020	Approval of the 2020 social security policy to finance the prevention of Covid 19 epidemic in Hung Yen and Ha Tinh provinces	100%
152.	172/NQ-VCB-HĐQT	30/03/2020	Approval for the policy of appointing personnel in Head Office	100%
153.	174/NQ-VCB-HĐQT	03/04/2020	Approval to amend and supplement a number of articles of the Regulations on operation and organization of basement credit committee	100%
154.	175/NQ-VCB-HĐQT	03/04/2020	Approval on the budget for the competition interest rate programs in 2020	100%
155.	177/NQ-VCB-HĐQT	30/03/2020	Approval for the policy of personnel in the VCB system	100%
156.	179/NQ-VCB-HĐQT	30/03/2020	Approval for the advocates to extend the time to hold positions, transfer and reappoint some personnel in the system.	100%
157.	181/NQ-VCB-HĐQT	09/04/2020	Approval to implement the Policy to support customers affected by the effects of Covid 19 - Phase 2	100%
158.	182/NQ-VCB-HĐQT	09/04/2020	Approval to finance social security in 2020 for provinces	100%
159.	183/NQ-VCB-HĐQT	09/04/2020	Approval for the 2020 social security policy to finance equipment for SARS-CoV-2 virus prevention	100%
160.	184/NQ-VCB-HĐQT	09/04/2020	Approval to sponsor social security in 2020 to fund District 7 Hospital, HCMC and school	100%

			construction in Bac Kan and Long An provinces	
161.	185/NQ-VCB-HDQT	03/04/2020	Approval to adjust content of business cooperation BHNT	100%
162.	186/NQ-VCB-HDQT	15/04/2020	Approval to promulgate regulations on labor recruitment in the VCB system	100%
163.	187/NQ-VCB-HDQT	03/04/2020	Approval to amend and supplement a number of contents of legal documents on credit approval competence	100%
164.	188/NQ-VCB-HDQT	09/04/2020	Approval for the policy and budget of a new card issuance promotion	100%
165.	189/NQ-VCB-HDQT	09/04/2020	Approval to amend and supplement some contents of VCB's credit guarantee policy	100%
166.	190/NQ-VCB-HDQT	14/04/2020	Approval for the 2020 labor plan of the branches and transformation projects of VCB	100%
167.	191/NQ-VCB-HDQT	26/03/2020	Approval for the results of periodic overall risk appetite review	100%
168.	192/NQ-VCB-HDQT	14/04/2020	Approval to the audited 2019 financial statements of VCB	100%
169.	193/NQ-VCB-HDQT	13/04/2020	Approval for the policy of appointing personnel in the VCB system	100%
170.	194/NQ-VCB-HDQT	17/04/2020	Approval to issue credit limits to corporate customers	100%
171.	195/NQ-VCB-HDQT	21/04/2020	Approval for the transactions between VCB and related person of the independent Board of Director	100%
172.	196/NQ-VCB-HDQT	17/04/2020	Approval to adjust debt repayment / rescheduling term for corporate customers	100%
173.	197/NQ-VCB-HDQT	17/04/2020	Approval on the results of the branch's review of authorized subgroups - March 2020 review period	100%
174.	198/NQ-VCB-HDQT	17/04/2020	Approval to issue credit limits to Corporate and non FI customers	100%
175.	199/NQ-VCB-HDQT	17/04/2020	Approval for program budget to encourages customers to activate Vietcombank credit card 2020	100%
176.	200/NQ-VCB-HDQT	17/04/2020	Approval for program budget to encourages customers to activate Vietcombank Visa Debit card	100%
177.	201/NQ-VCB-HDQT	23/04/2020	Approval for the transactions between VCB and related person of the independent Board of Director	100%
178.	202/NQ-VCB-HDQT	17/04/2020	Approval for the 2020 social security policy to finance equipment for Covid's epidemic prevention 19	100%
179.	203/NQ-VCB-HDQT	03/04/2020	Approval of the voting opinion of the Representative of VCB	100%
180.	204/NQ-VCB-HDQT	03/04/2020	Approval to design plan and purchase budget for interior equipment for VCB Training School project	100%
181.	205/NQ-VCB-HDQT	03/04/2020	Approval to settle the cost of purchasing the office of VCB Tuyen Quang branch	100%
182.	206/NQ-VCB-HDQT	17/04/2020	Approval for the policy of appointing and reappointing personnel in the VCB system	100%

183.	207/NQ-VCB-HDQT	17/04/2020	Approval to settle the investment cost of purchasing headquarters for the branch office of VCB East Saigon	100%
184.	208/NQ-VCB-HDQT	23/04/2020	Approval to supplement the bidding package plan of the investment project to build headquarters of VCB Phu Yen Branch	100%
185.	209/NQ-VCB-HDQT	17/04/2020	Approval to adjust the maintenance list of important IT equipment to VCB	100%
186.	210/NQ-VCB-HDQT	23/04/2020	Approval to issue credit limits to FI customers	100%
187.	211/NQ-VCB-HDQT	23/04/2020	Approval to distribute effective salary fund in 2018	100%
188.	212/NQ-VCB-HDQT	23/04/2020	Approve to advance distribution of the Bonus and Welfare Fund	100%
189.	213/NQ-VCB-HDQT	23/04/2020	Approval to rearrange the transaction office	100%
190.	214/NQ-VCB-HDQT	23/04/2020	Approval for for corporate customer debt settlement orientation	100%
191.	217/NQ-VCB-HDQT	30/03/2020	Approval to change the number of seals for VCBC HN	100%
192.	218/NQ-VCB-HDQT	23/04/2020	Approval to advocates the product deployment of outward portfolio investments	100%
193.	219/NQ-VCB-HDQT	04/05/2020	Approval to change the head office location of VCB Phu Yen	100%
194.	220/NQ-VCB-HDQT	29/04/2020	Approval for the 2020 social security policy in Thanh Hoa province	100%
195.	221/NQ-VCB-HDQT	23/04/2020	Approval to the Report of the Risk Management Committee of the Quarter 1.2020	100%
196.	222/NQ-VCB-HDQT	28/04/2020	Approval for the policy of appointing personnel in the VCB system	100%
197.	223/NQ-VCB-HDQT	29/04/2020	Approval to issue credit limits to FI customers	100%
198.	224/NQ-VCB-HDQT	29/04/2020	Approval to issue credit limits to FI customers	100%
199.	225/NQ-VCB-HDQT	05/05/2020	Resolution of regular meeting May / 2020	100%
200.	226/NQ-VCB-HDQT	05/05/2020	Approval to issue Regulations on VCB's outward portfolio investments	100%
201.	227/NQ-VCB-HDQT	23/04/2020	Approval to to settle the investment cost of purchasing the headquarters for the branch office of VCB Ninh Binh	100%
202.	228/NQ-VCB-HDQT	05/05/2020	Approval to VCB's plan for outward portfolio investments in 2020	100%
203.	229/NQ-VCB-HDQT	05/05/2020	Approval to adjust the implementation time of Vietcombank's project on AML /CTF capacity building consultancy	100%
204.	230/NQ-VCB-HDQT	05/05/2020	Approval for the establishment of Vietcombank's Anti-Money Laundering and Counter-Terrorism (ALM/ CTF) capacity building consultancy project of Vietcombank	100%
205.	231/NQ-VCB-HDQT	05/05/2020	Approval for executing business with corporate customers	100%
206.	232/NQ-VCB-HDQT	05/05/2020	Approval for the policy of appointing personnel in the VCB system	100%

207.	233/NQ-VCB-HĐQT	05/05/2020	Approval to issue credit limits to corporate customers	100%
208.	234/NQ-VCB-HĐQT	05/05/2020	Approval to issue credit limits to corporate customers	100%
209.	235/NQ-VCB-HĐQT	12/05/2020	Approval for the reports to the State Bank of Vietnam	100%
210.	236/NQ-VCB-HĐQT	12/05/2020	Approval for advocacy and estimation to participate in the Season 3 Smart Money Category	100%
211.	237/NQ-VCB-HĐQT	12/05/2020	Approval for the policies to support individual consumer loans affected by the effects of Covid 19 - Phase 2	100%
212.	238/NQ-VCB-HĐQT	12/05/2020	Approval to refine loan method under WS5 - RTOM Program	100%
213.	239/NQ-VCB-HĐQT	12/05/2020	Approval for the Report on review and assessment of off-balance sheet debt collection, collection progress and solutions to direct and assign tasks to HO, branches	100%
214.	240/NQ-VCB-HĐQT	28/04/2020	Approval of the voting opinion of the Representative of VCB	100%
215.	241/NQ-VCB-HĐQT	14/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
216.	242/NQ-VCB-HĐQT	12/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
217.	243/NQ-VCB-HĐQT	14/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
218.	244/NQ-VCB-HĐQT	19/05/2020	Approval for the plans and purchases, maintenance services for ATMs	100%
219.	245/NQ-VCB-HĐQT	20/05/2020	Approval of VND lending interest rate floor with special preferential treatment for corporate customer	100%
220.	246/NQ-VCB-HĐQT	14/05/2020	Approval to adjust special preferential short-term VND loan program	100%
221.	247/NQ-VCB-HĐQT	19/05/2020	Approval to supports the interest rate of customers affected by Covid 19	100%
222.	248/NQ-VCB-HĐQT	07/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
223.	249/NQ-VCB-HĐQT	19/05/2020	Approval to promulgate the Regulation on activities and methods of managing internal communication activities within the VCB system	100%
224.	250/NQ-VCB-HĐQT	12/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
225.	251/NQ-VCB-HĐQT	12/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
226.	252/NQ-VCB-HĐQT	23/04/2020	Approval for amending and supplementing the Service Contract and the principle of assigning the 2020 plan targets to the Head of Retail Division	100%
227.	253/NQ-VCB-HĐQT	19/05/2020	Approval to issue the Regulation on grassroots democracy at workplaces of VCB	100%
228.	254/NQ-VCB-HĐQT	19/05/2020	Approval for Priority customer policy 2020	100%
229.	255/NQ-VCB-HĐQT	05/05/2020	Approval for the policy of appointing personnel in the VCB system	100%

230.	256/NQ-VCB-HĐQT	26/05/2020	Approval for the roadmap to apply VCBA's business model and organizational model - personnel structure	100%
231.	257/NQ-VCB-HĐQT	26/05/2020	Approval for the policy of appointing personnel in the VCB system	100%
232.	258/NQ-VCB-HĐQT	26/05/2020	Approval to split and change a number of operation departments at branches of VCB	100%
233.	259/NQ-VCB-HĐQT	26/05/2020	Approval to issue credit limits to corporate customers	100%
234.	260/NQ-VCB-HĐQT	26/05/2020	Approval for the architectural plan of Saigon office adjusted constructio	100%
235.	261/NQ-VCB-HĐQT	26/05/2020	Approval to stop the policy of hiring 1 time land use right to grind VCB Ninh Thuan branch office	100%
236.	262/NQ-VCB-HĐQT	26/05/2020	Approval for the advocation of outsourcing the software development work of IT Center	100%
237.	263/NQ-VCB-HĐQT	23/04/2020	Approval for the policy on business cooperation signing and leasing software system	100%
238.	264/NQ-VCB-HĐQT	26/05/2020	Approval for the Project of implementing transit warehouse operation of VCBC Hanoi	100%
239.	265/NQ-VCB-HĐQT	29/05/2020	Approval for the policy of extending the personnel position in the VCB system	100%
240.	266/NQ-VCB-HĐQT	02/06/2020	Regular meeting of the Board of Directors in June 2020	100%
241.	267/NQ-VCB-HĐQT	02/06/2020	Approval for the Report on the results of reviewing, evaluating and analyzing the credit portfolio of VCB	100%
242.	269/NQ-VCB-HĐQT	02/06/2020	Approval for the policy of appointing personnel in the VCB system	100%
243.	270/NQ-VCB-HĐQT	02/06/2020	Approval for the policy of appointing personnel in the VCB system	100%
244.	271/NQ-VCB-HĐQT	02/06/2020	Approval for the policy of appointing personnel in the VCB system	100%
245.	272/NQ-VCB-HĐQT	02/06/2020	Approval to issue credit limits to corporate customers	100%
246.	273/NQ-VCB-HĐQT	02/06/2020	Approval to issue credit limits to corporate customers	100%
247.	274/NQ-VCB-HĐQT	04/06/2020	Approval to establish an Acceptance Agreement for the Core Banking Project	100%
248.	275/NQ-VCB-HĐQT	09/06/2020	Approval to issue credit limits to FI customers	100%
249.	276/NQ-VCB-HĐQT	09/06/2020	Approval for the policy of adjusting the design and supplementing the non-life plan of the construction project of Vietcombank Tan Dinh Branch Office	100%
250.	277/NQ-VCB-HĐQT	09/06/2020	Approval for the re-appointment of Deputy CEO	100%
251.	279/NQ-VCB-HĐQT	09/06/2020	Approval for the the report on the review of the implementation of the VCB Restructuring Plan	100%
252.	280/NQ-VCB-HĐQT	02/06/2020	Approval of budget for customer care program	100%
253.	281/NQ-VCB-HĐQT	09/06/2020	Approval to apply the promotion of VCB Digibank	100%

254.	282/NQ-VCB-HĐQT	09/06/2020	Approval for social security plan in 2020	100%
255.	283/NQ-VCB-HĐQT	09/06/2020	Approval for the policy of funding social security in 2020	100%
256.	284/NQ-VCB-HĐQT	09/06/2020	Approval for the policy of funding social security in 2020	100%
257.	286/NQ-VCB-HĐQT	09/06/2020	Approval to issue credit limits to corporate customers	100%
258.	287/NQ-VCB-HĐQT	09/06/2020	Approval to issue AML/ CTF policy and combating the sponsorship of proliferation of weapons of mass destruction by VCB	100%
259.	289/NQ-VCB-HĐQT	09/06/2020	Approval to assesses the task completion level and pays allowances for concurrent persons in 2019	100%
260.	291/NQ-VCB-HĐQT	16/06/2020	Approval for the document of VCB's 2020 Annual General Meeting of Shareholders	100%
261.	292/NQ-VCB-HĐQT	05/06/2020	Approval of the voting opinion of the Representative of VCB	100%
262.	293/NQ-VCB-HĐQT	15/06/2020	Approval of the voting opinion of the Representative of VCB	100%
263.	295/NQ-VCB-HĐQT	09/06/2020	Approval for Salary adjustment and position qualification of Credit Approval Professional	100%
264.	296/NQ-VCB-HĐQT	19/06/2020	Approval to issue credit limits to FI customers	100%
265.	297/NQ-VCB-HĐQT	19/06/2020	Approval for the policy of funding social security in 2020	100%
266.	298/NQ-VCB-HĐQT	19/06/2020	Approval for the policy of social security in 2020	100%
267.	299/NQ-VCB-HĐQT	19/06/2020	Approval to issue credit limits to FI customers	100%
268.	300/NQ-VCB-HĐQT	19/06/2020	Approval to issue credit limits to corporate customers	100%
269.	301/NQ-VCB-HĐQT	19/06/2020	Approval to issue credit limits to FI customers	100%
270.	302/NQ-VCB-HĐQT	18/06/2020	Approval of the voting opinion of the Representative of VCB	100%
271.	303/NQ-VCB-HĐQT	09/06/2020	Approval for the results of 2019 ratings of units at HO and the Board of Director	100%
272.	304/NQ-VCB-HĐQT	19/06/2020	Approval to amend the Resolution No. 202	100%
273.	305/NQ-VCB-HĐQT	19/06/2020	Approval to extend time to implement STP and CLOS contract	100%
274.	306/NQ-VCB-HĐQT	19/06/2020	Approval to adjust the technical configuration of an investment project to upgrade network equipment	100%
275.	307/NQ-VCB-HĐQT	19/06/2020	Approval to issue credit limits to corporate customers	100%
276.	308/NQ-VCB-HĐQT	24/06/2020	Approval for supporting payment of VCB's Labor Conference in 2020	100%
277.	310/NQ-VCB-HĐQT	19/06/2020	Approval of the additional settlement value of construction and installation bidding packages of 2 projects	100%

278.	311/NQ-VCB-HĐQT	24/06/2020	Approval to invest in the purchase of specialized cars	100%
279.	312/NQ-VCB-HĐQT	24/06/2020	Approval to issue Regulations on implementation of social security programs	100%
280.	313/NQ-VCB-HĐQT	24/06/2020	Approval to issue credit limits to FI customers	100%
281.	314/NQ-VCB-HĐQT	24/06/2020	Approval for the policy of appointing personnel in the VCB system	100%
282.	315/NQ-VCB-HĐQT	24/06/2020	Approval for the policy of appointing personnel in the VCB system	100%
283.	316/NQ-VCB-HĐQT	30/06/2020	Approval to adjust VND listed deposit interest rate	100%
284.	317/NQ-VCB-HĐQT	29/06/2020	Approval of the voting opinion of the Representative of VCB	100%
285.	328/NQ-VCB-HĐQT	19/06/2020	Approval for the appointment of personnel for VCB	100%
286.	329/NQ-VCB-HĐQT	19/06/2020	Approval for the appointment of personnel for VCB	100%
287.	331/NQ-VCB-HĐQT	24/06/2020	Approval for the promulgation of the Training regulation	100%
288.	342/NQ-VCB-HĐQT	24/06/2020	Approval for the regulation on trading and supplying interest rate derivative products	100%
289.	347/NQ-VCB-HĐQT	24/06/2020	Approval for votes of VCB's Representative at MB at the meeting of MB's Annual General Meeting 2020	100%
290.	318/NQ-VCB-HĐQT	02/07/2020	Resolution of the regular meeting of the Board of Directors in July 2020	100%
291.	319/NQ-VCB-HĐQT	02/07/2020	Approval for credit limits for financial institutions	100%
292.	320/NQ-VCB-HĐQT	02/07/2020	Approval for the policy of overdraft under valuable papers	100%
293.	321/NQ-VCB-HĐQT	02/07/2020	Approval for the policy and budget for the customer care program	100%
294.	322/NQ-VCB-HĐQT	06/07/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors	100%
295.	323/NQ-VCB-HĐQT	02/07/2020	Approval for the policy of funding social security in 2020	100%
296.	324/NQ-VCB-HĐQT	02/07/2020	Approval for the distribution of the bonus and welfare fund	100%
297.	325/NQ-VCB-HĐQT	02/07/2020	Approval for the distribution of the salary fund under business effectiveness	100%
298.	326/NQ-VCB-HĐQT	02/07/2020	Approval for funding the program allocated by the State Bank	100%
299.	327/NQ-VCB-HĐQT	02/07/2020	Approval for gifting an amount of families under preferential treatment policy	100%
300.	332/NQ-VCB-HĐQT	20/07/2020	Approval for the policy of changing the location of some branch offices	100%
301.	333/NQ-VCB-HĐQT	02/07/2020	Approval for the appointment of personnel for VCB	100%

302.	334/NQ-VCB-HĐQT	02/07/2020	Approval for credit limits for corporate customers	100%
303.	335/NQ-VCB-HĐQT	02/07/2020	Approval for credit limits for corporate customers	100%
304.	336/NQ-VCB-HĐQT	02/07/2020	Approval for the personal income tax payment in Vietnam to VCB's dispatched staff to VCBM	100%
305.	338/NQ-VCB-HĐQT	07/07/2020	Approval for the policy of personnel for VCB	100%
306.	339/NQ-VCB-HĐQT	02/07/2020	Approval for the policy of funding social security in 2020	100%
307.	340/NQ-VCB-HĐQT	08/07/2020	Approval for corporate customer transactions	100%
308.	341/NQ-VCB-HĐQT	07/07/2020	Approval for the policy of personnel for VCB	100%
309.	343/NQ-VCB-HĐQT	07/07/2020	Approval for the policy of personnel for VCB	100%
310.	344/NQ-VCB-HĐQT	07/07/2020	Approval for the policy of personnel for VCB	100%
311.	345/NQ-VCB-HĐQT	07/07/2020	Approval for the procurement plan budget for VCB	100%
312.	346/NQ-VCB-HĐQT	20/07/2020	Approval for the policy of personnel for VCB	100%
313.	348/NQ-VCB-HĐQT	21/07/2020	Approval for credit limits for financial institutions	100%
314.	349/NQ-VCB-HĐQT	21/07/2020	Approval for credit limits for financial institutions	100%
315.	350/NQ-VCB-HĐQT	21/07/2020	Approval for credit limits for financial institutions	100%
316.	351/NQ-VCB-HĐQT	21/07/2020	Approval for credit limits for financial institutions	100%
317.	352/NQ-VCB-HĐQT	21/07/2020	Approval for credit limits for financial institutions	100%
318.	353/NQ-VCB-HĐQT	21/07/2020	Approval for the temporary suspension of implementation of Resolution No. 377/NQ-VCB-HĐQT dated 02/08/2019	100%
319.	354/NQ-VCB-HĐQT	21/07/2020	Approval for deposit interest rates	100%
320.	356/NQ-VCB-HĐQT	21/07/2020	Approval for the investment of the Project of Transforming the Retail Banking business model - RTOM phase 2	100%
321.	357/NQ-VCB-HĐQT	21/07/2020	Approval for credit limits for corporate customers	100%
322.	358/NQ-VCB-HĐQT	21/07/2020	Approval for the policy of allowing the performance of business investment cooperation contract	100%
323.	359/NQ-VCB-HĐQT	21/07/2020	Approval for adjustments to mechanism for approval authorization of loan interest rate	100%
324.	360/NQ-VCB-HĐQT	21/07/2020	Approval for decrease in the capital construction plan in 2020	100%

325.	361/NQ-VCB-HDQT	21/07/2020	Approval for the contractor selection plans for the headquarter construction investment projects of a number of branches	100%
326.	362/NQ-VCB-HDQT	21/07/2020	Approval for the settlements of long-term rental expenses and receiving the transfer of buildings to make headquarters of VCB's branches	100%
327.	363/NQ-VCB-HDQT	21/07/2020	Approval for budget estimates for advertising	100%
328.	364/NQ-VCB-HDQT	21/07/2020	Approval for adjustments to credit limits for corporate customers	100%
329.	365/NQ-VCB-HDQT	21/07/2020	Approval for the policy of personnel for VCB	100%
330.	366/NQ-VCB-HDQT	21/07/2020	Approval for the policy of personnel for VCB	100%
331.	367/NQ-VCB-HDQT	21/07/2020	Approval for the policy of personnel for VCB	100%
332.	368/NQ-VCB-HDQT	21/07/2020	Approval for adjustments to the training and skills test plan in 2020	100%
333.	369/NQ-VCB-HDQT	21/07/2020	Approval for adjustments to targets for units in VCB	100%
334.	370/NQ-VCB-HDQT	21/07/2020	Approval for financial support for planting cherry blossom trees in Son La province	100%
335.	371/NQ-VCB-HDQT	25/07/2020	Approval for the policy of personnel for VCB	100%
336.	372/NQ-VCB-HDQT	30/07/2020	Approval for interest reduction/free for corporate customers	100%
337.	373/NQ-VCB-HDQT	30/07/2020	Approval for credit orientation for corporate customers	100%
338.	374/NQ-VCB-HDQT	30/07/2020	Approval for the report on the results of money laundering prevention and embargo compliance at VCB	100%
339.	375/NQ-VCB-HDQT	30/07/2020	Approval for the labor plan for 2020	100%
340.	376/NQ-VCB-HDQT	30/07/2020	Approval for the policy and budget for the annual customer program in 2020	100%
341.	377/NQ-VCB-HDQT	10/07/2020	Approval for advancing salary 2020	100%
342.	378/NQ-VCB-HDQT	22/07/2020	Approval for adjustments to deposit commitments of individual customers	100%
343.	379/NQ-VCB-HDQT	04/08/2020	The regular meeting of the Board of Directors in August 2020	100%
344.	380/NQ-VCB-HDQT	30/07/2020	Approval for the amendment of the Decision No. 209/QĐ-VCB-KDV ngày 14/02/2019	100%
345.	381/NQ-VCB-HDQT	30/07/2020	Approval for Branches' business plans	100%
346.	382/NQ-VCB-HDQT	30/07/2020	Approval for adjustments of sponsorship content and maximum value in Resolution No 284/NQ-VCB-HDQT dated 15/06/2020	100%
347.	383/NQ-VCB-HDQT	04/08/2020	Approval for adjustments to credit limits for corporate customers	100%

348.	384/NQ-VCB-HĐQT	04/08/2020	Approval for reviewing and adding staff to the list of staff planning	100%
349.	385/NQ-VCB-HĐQT	04/08/2020	Approval for the policy of personnel for VCB	100%
350.	386/NQ-VCB-HĐQT	30/07/2020	Approval for investment and procurement of informatic equipments for VCB	100%
351.	387/NQ-VCB-HĐQT	30/07/2020	Approval for investment and procurement for VCB	100%
352.	388/NQ-VCB-HĐQT	30/07/2020	Approval for adjustments to projects implementation durations	100%
353.	389/NQ-VCB-HĐQT	30/07/2020	Approval for investment and procurement of informatic equipment systems for VCB	100%
354.	390/NQ-VCB-HĐQT	04/08/2020	Approval for adjustments to projects implementation durations	100%
355.	391/NQ-VCB-HĐQT	07/08/2020	Approval for the policy of funding social security in 2020	100%
356.	392/NQ-VCB-HĐQT	31/07/2020	Approval for the policy of personnel for VCB	100%
357.	393/NQ-VCB-HĐQT	07/08/2020	Approval for the policy of personnel for VCB	100%
358.	394/NQ-VCB-HĐQT	06/08/2020	Approval for the policy of funding social security in 2020	100%
359.	395/NQ-VCB-HĐQT	06/08/2020	Approval for the policy of personnel for VCB	100%
360.	396/NQ-VCB-HĐQT	06/08/2020	Approval for the policy of personnel for VCB	100%
361.	397/NQ-VCB-HĐQT	10/08/2020	Approval for credits for investment projects of corporate customers	100%
362.	398/NQ-VCB-HĐQT	30/07/2020	Approval for the amendment of the payment mechanism of salary under business effectiveness	100%
363.	399/NQ-VCB-HĐQT	14/08/2020	Approval for the policy of personnel for VCB	100%
364.	400/NQ-VCB-HĐQT	04/08/2020	Approval for the promulgation of the regulations on management and use of VCBC seal	100%
365.	401/NQ-VCB-HĐQT	14/08/2020	Approval for the policy of personnel for VCB	100%
366.	402/NQ-VCB-HĐQT	14/08/2020	Approval for the policy of funding social security in 2020	100%
367.	403/NQ-VCB-HĐQT	14/08/2020	Approval for the policy of funding social security in 2020	100%
368.	404/NQ-VCB-HĐQT	14/08/2020	Approval for credit limits for financial institutions	100%
369.	405/NQ-VCB-HĐQT	18/08/2020	Approval for the duration to complete construction investment projects	100%
370.	406/NQ-VCB-HĐQT	18/08/2020	Approval for adjustments to projects implementation durations	100%
371.	407/NQ-VCB-HĐQT	10/08/2020	Approval for the new organizational model of Retail Division at the Head Office of VCB	100%

372.	408/NQ-VCB-HĐQT	18/08/2020	Approval for personnel of the Project Implementation Board	100%
373.	409/NQ-VCB-HĐQT	18/08/2020	Approval for investment and procurement for VCB	100%
374.	410/NQ-VCB-HĐQT	18/08/2020	Approval for adjustments to credit limits for corporate customers	100%
375.	411/NQ-VCB-HĐQT	18/08/2020	Approval for outstanding balances for corporate customers	100%
376.	412/NQ-VCB-HĐQT	15/08/2020	Approval for the policy of personnel for VCB	100%
377.	413/NQ-VCB-HĐQT	19/08/2020	Approval for the policy of personnel for VCB	100%
378.	414/NQ-VCB-HĐQT	04/08/2020	Approval for the policy of funding social security in 2020	100%
379.	415/NQ-VCB-HĐQT	14/08/2020	Approval for the policy of personnel for VCB	100%
380.	416/NQ-VCB-HĐQT	18/08/2020	Approval for the policy of personnel for VCB	100%
381.	418/NQ-VCB-HĐQT	25/08/2020	Approval for the policy of personnel for VCB	100%
382.	419/NQ-VCB-HĐQT	25/08/2020	Approval for the policy of personnel for VCB	100%
383.	420/NQ-VCB-HĐQT	18/08/2020	Approval for investment and procurement for VCB	100%
384.	421/NQ-VCB-HĐQT	25/08/2020	Approval for devices investment and procurement for VCB	100%
385.	422/NQ-VCB-HĐQT	25/08/2020	Approval for the policy of asset liquidation in VCB	100%
386.	423/NQ-VCB-HĐQT	07/08/2020	Approval for votes of the Representative of VCB	100%
387.	424/NQ-VCB-HĐQT	25/08/2020	Distribution of the bonus and welfare fund of VCB	100%
388.	425/NQ-VCB-HĐQT	25/08/2020	Approval for the distribution of the salary fund under business effectiveness of member units	100%
389.	427/NQ-VCB-HĐQT	04/08/2020	Approval for the policy of personnel for VCB	100%
390.	428/NQ-VCB-HĐQT	21/08/2020	Approval for funding supports for projects implementation	100%
391.	431/NQ-VCB-HĐQT	26/08/2020	Approval for votes of the Representative of VCB	100%
392.	432/NQ-VCB-HĐQT	24/08/2020	Approval for the policy of funding social security in 2020	100%
393.	433/NQ-VCB-HĐQT	18/08/2020	Approval for funding supports for organizing traditional day	100%
394.	435/NQ-VCB-HĐQT	03/09/2020	Resolution of the regular meeting of the Board of Directors in September 2020	100%
395.	436/NQ-VCB-HĐQT	03/09/2020	Approval for investment and procurement of informatic equipments for VCB	100%
396.	437/NQ-VCB-HĐQT	03/09/2020	Approval for VCB's reviewed mid-year financial statements 2020 (individual and	100%

			consolidated)	
397.	438/NQ-VCB-HĐQT	03/09/2020	Approval for evaluation results of the second quarter of 2020 of the units at TSC and members of the Board of Management	100%
398.	440/NQ-VCB-HĐQT	08/09/2020	Approval for credit limits for financial institutions	100%
399.	441/NQ-VCB-HĐQT	08/09/2020	Approval for credit limits for financial institutions	100%
400.	442/NQ-VCB-HĐQT	08/09/2020	Approval for credit limits for financial institutions	100%
401.	443/NQ-VCB-HĐQT	08/09/2020	Approval for credit limits for financial institutions	100%
402.	444/NQ-VCB-HĐQT	08/09/2020	Approval for the policy of personnel for VCB	100%
403.	445/NQ-VCB-HĐQT	08/09/2020	Approval for the policy of personnel for VCB	100%
404.	446/NQ-VCB-HĐQT	08/09/2020	Approval for the policy of extending service contract	100%
405.	447/NQ-VCB-HĐQT	08/09/2020	Approval for the policy of personnel for VCB	100%
406.	448/NQ-VCB-HĐQT	08/09/2020	Approval for the policy of personnel for VCB	100%
407.	449/NQ-VCB-HĐQT	08/09/2020	Approval for the appointment of representatives of VCB in other enterprises	100%
408.	450/NQ-VCB-HĐQT	08/09/2020	Approval for the establishment of a work construction steering committee	100%
409.	451/NQ-VCB-HĐQT	08/09/2020	Approval for the principle of formulating the State budget estimate for the year 2021-2023	100%
410.	452/NQ-VCB-HĐQT	08/09/2020	Approval for some related contents of the Project of Debt Management Centralization	100%
411.	453/NQ-VCB-HĐQT	08/09/2020	Approval for budget estimates for advertising	100%
412.	454/NQ-VCB-HĐQT	03/09/2020	Approval for the branch's development implementation report up to 2020 for the 6-month period 2020	100%
413.	455/NQ-VCB-HĐQT	15/09/2020	Approval for the policy and budget for advertising	100%
414.	456/NQ-VCB-HĐQT	15/09/2020	Approval for the principle of VND-listed deposit interest rate adjustments	100%
415.	458/NQ-VCB-HĐQT	15/09/2020	Approval for the budget plan for scientific research and training activities in 2020	100%
416.	459/NQ-VCB-HĐQT	15/09/2020	Approval for the policy of personnel for VCB	100%
417.	460/NQ-VCB-HĐQT	15/09/2020	Approval for the policy of personnel for VCB	100%
418.	461/NQ-VCB-HĐQT	15/09/2020	Approval for the plan and approval for investment in leasing infrastructure for VCB	100%
419.	462/NQ-VCB-HĐQT	15/09/2020	Approval for the investment plan to outsource an auditing firm	100%
420.	463/NQ-VCB-HĐQT	15/09/2020	Approval for credit limits for corporate customers	100%

421.	464/NQ-VCB-HĐQT	18/09/2020	Approval for organizing the International Aged Day celebration	100%
422.	465/NQ-VCB-HĐQT	15/09/2020	Approval for the policy of funding social security in 2020	100%
423.	467/NQ-VCB-HĐQT	21/09/2020	Approval for adding a number of devices to purchasing plan of VCB	100%
424.	468/NQ-VCB-HĐQT	15/09/2020	Approval for the credit portfolio report	100%
425.	469/NQ-VCB-HĐQT	24/09/2020	Approval for the policy and budget for the implementation of the promotion program	100%
426.	471/NQ-VCB-HĐQT	24/09/2020	Approval for the report on the implementation of credit orientation	100%
427.	472/NQ-VCB-HĐQT	24/09/2020	Approval for the debt sale plan of corporate customers	100%
428.	473/NQ-VCB-HĐQT	24/09/2020	Approval for adjustments to sponsorship content in Resolution No. 40/NQ-VCB-HĐQT	100%
429.	479/NQ-VCB-HĐQT	24/09/2020	Approval for the policy of personnel for VCB	100%
430.	480/NQ-VCB-HĐQT	21/09/2020	Approval for the headquarter of VCBS Hai Phong	100%
431.	481/NQ-VCB-HĐQT	21/09/2020	Approval for the policy of funding social security in 2020	100%
432.	482/NQ-VCB-HĐQT	24/09/2020	Approval for the organizational structure and job position salary	100%
433.	483/NQ-VCB-HĐQT	24/09/2020	Approval for settlement of auction costs of land use rights of VCB branches	100%
434.	484/NQ-VCB-HĐQT	29/09/2020	Approval for the policy and cost estimate for the selection of the independent auditing company	100%
435.	485/NQ-VCB-HĐQT	29/09/2020	Approval for the architecture project of construction in Bac Ninh	100%
436.	486/NQ-VCB-HĐQT	29/09/2020	Approval for the report of the meeting of the members of the Board of Directors	100%
437.	487/NQ-VCB-HĐQT	29/09/2020	Approval for the report of reviewing maximum credit on value of collateral (BoA)	100%
438.	488/NQ-VCB-HĐQT	29/09/2020	Approval for credit limits for financial institutions	100%
439.	489/NQ-VCB-HĐQT	29/09/2020	Approval for outstanding balances for corporate customers	100%
440.	490/NQ-VCB-HĐQT	02/10/2020	Approval for support for organizations at the request of SBV	100%
441.	491/NQ-VCB-HĐQT	02/10/2020	The regular meeting of the Board of Directors in October 2020	100%
442.	492/NQ-VCB-HĐQT	02/10/2020	Approval for rearrangement of functions and duties of departments	100%
443.	493/NQ-VCB-HĐQT	02/10/2020	Approval for the policy of funding social security in 2020	100%
444.	494/NQ-VCB-HĐQT	05/10/2020	Approval for the policy of funding social security in 2020	100%

445.	495/NQ-VCB-HDQT	07/10/2020	Approval for credit limits for financial institutions	100%
446.	496/NQ-VCB-HDQT	29/09/2020	Approval for design of the VCB calendar	100%
447.	497/NQ-VCB-HDQT	07/10/2020	Approval for the policy of personnel for VCB	100%
448.	498/NQ-VCB-HDQT	07/10/2020	Approval for the policy of personnel for VCB	100%
449.	499/NQ-VCB-HDQT	29/09/2020	Approval for regulations on the safety rate limit according to Circular no.08	100%
450.	500/NQ-VCB-HDQT	13/10/2020	Approval for adjustments to loan programs	100%
451.	501/NQ-VCB-HDQT	13/10/2020	Approval for the policy of funding social security in 2020	100%
452.	502/NQ-VCB-HDQT	13/10/2020	Approval for credit limits for corporate customers	100%
453.	503/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Factoring and supply chain financing system at VCB	100%
454.	504/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Selected a consultant to implement International Financial Reporting Standard No. 9 (IFRS9) at VCB	100%
455.	505/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Investment in purchasing support services for database software maintenance of IST/SWITCH system for VCB	100%
456.	506/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Bid package "Investment in purchasing ATM maintenance services for VCB"	100%
457.	507/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Bid package "Procurement of maintenance services for ATMs of VCB"	100%
458.	508/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Bid package "Investment in purchasing ATMs and backup Cassette for some branches for business activities in 2019"	100%
459.	509/NQ-VCB-HDQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Purchasing ATM	100%

			phase 2 for VCB	
460.	510/NQ-VCB-HĐQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Purchasing ATM phase 1 for VCB	100%
461.	511/NQ-VCB-HĐQT	13/10/2020	Approval for credit limits for corporate customers	100%
462.	512/NQ-VCB-HĐQT	19/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Investment in the Retail Loan Origination System (RLOS) at VCB	100%
463.	513/NQ-VCB-HĐQT	13/10/2020	Approval for adjustments to the schedule of the branches' head office construction investment projects	100%
464.	514/NQ-VCB-HĐQT	13/10/2020	Approval for adjustments to the contractor selection plan of branch office construction	100%
465.	515/NQ-VCB-HĐQT	23/10/2020	Approval for the outstanding balance of corporate customers	100%
466.	516/NQ-VCB-HĐQT	21/10/2020	Approval for the policy of funding social security in 2020	100%
467.	517/NQ-VCB-HĐQT	19/10/2020	Approval for activities to celebrate Vietnamese Women's Day	100%
468.	518/NQ-VCB-HĐQT	23/10/2020	Approval for transaction between VCB and the related person of the independent member of the Board of Directors _ Purchasing blank cards of Vietcombank	100%
469.	519/NQ-VCB-HĐQT	23/10/2020	Approval for the policy of funding social security in 2020	100%
470.	520/NQ-VCB-HĐQT	13/10/2020	Approval for the policy of changing VCB Thu Duc branch office location	100%
471.	521/NQ-VCB-HĐQT	13/10/2020	Approval for the policy of personnel for VCB	100%
472.	522/NQ-VCB-HĐQT	23/10/2020	Approval for the policy of personnel for VCB	100%
473.	523/NQ-VCB-HĐQT	23/10/2020	Approval for the policy of personnel for VCB	100%
474.	524/NQ-VCB-HĐQT	23/10/2020	Approval for the report of project implementation and closure	100%
475.	525/NQ-VCB-HĐQT	23/10/2020	Approval for the policy of funding social security in 2020	100%
476.	526/NQ-VCB-HĐQT	23/10/2020	Approval for submitting the application for the establishment of branches	100%
477.	527/NQ-VCB-HĐQT	23/10/2020	Approval for credit limits for corporate customers	100%
478.	528/NQ-VCB-HĐQT	29/10/2020	Approval for the policy of funding social security in 2020	100%
479.	529/NQ-VCB-HĐQT	29/10/2020	Approval for the investment budget for the purchase of Tet Publications	100%
480.	530/NQ-VCB-HĐQT	29/10/2020	Approval for establishment of the steering	100%

			committee of a construction project	
481.	531/NQ-VCB-HĐQT	29/10/2020	Approval for the policy of personnel for VCB	100%
482.	532/NQ-VCB-HĐQT	29/10/2020	Approval for the policy of personnel for VCB	100%
483.	533/NQ-VCB-HĐQT	30/10/2020	Approval for credit limits of financial institutions	100%
484.	534/NQ-VCB-HĐQT	30/10/2020	Approval for the policy of personnel for VCB	100%
485.	535/NQ-VCB-HĐQT	30/10/2020	Approval for credit limits of financial institutions	100%
486.	536/NQ-VCB-HĐQT	17/10/2020	Approval for activities to celebrate Vietnamese Women's Day	100%
487.	537/NQ-VCB-HĐQT	30/10/2020	Approval for proactive application development plan	100%
488.	538/NQ-VCB-HĐQT	04/11/2020	Approval for the policy of funding social security in 2020	100%
489.	539/NQ-VCB-HĐQT	03/11/2020	The regular meeting of the Board of Directors in November 2020	100%
490.	540/NQ-VCB-HĐQT	03/11/2020	Approval for the policy of personnel for VCB	100%
491.	541/NQ-VCB-HĐQT	03/11/2020	Approval for the policy of personnel for VCB	100%
492.	542/NQ-VCB-HĐQT	03/11/2020	Approval for the policy of personnel for VCB	100%
493.	543/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
494.	544/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
495.	545/NQ-VCB-HĐQT	04/11/2020	Approval for CTC's financial settlement for 2019	100%
496.	546/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
497.	547/NQ-VCB-HĐQT	04/11/2020	Approval for CTC's financial settlement for 2019	100%
498.	548/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
499.	549/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
500.	550/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
501.	551/NQ-VCB-HĐQT	04/11/2020	Approval for votes of the authorized representative of VCB at CTC	100%
502.	552/NQ-VCB-HĐQT	04/11/2020	Approval for plan to support VCB Laos in implementing IT investment phase 2	100%
503.	553/NQ-VCB-HĐQT	04/11/2020	Approval for adjustments to design of power distribution system under upgrade project for the main data center infrastructure of VCB	100%
504.	554/NQ-VCB-HĐQT	10/11/2020	Approval for credit limits of financial institutions	100%

505.	555/NQ-VCB-HDQT	10/11/2020	Approval for the adjustments to BOM assignment	100%
506.	556/NQ-VCB-HDQT	10/11/2020	Approval for policy of reducing interest rates	100%
507.	557/NQ-VCB-HDQT	10/11/2020	Approval for promulgation of the Regulation on organization and operation of the Retail Loan Program Approval Council	100%
508.	558/NQ-VCB-HDQT	10/11/2020	Approval for credit limits of financial institutions	100%
509.	559/NQ-VCB-HDQT	19/11/2020	Approval for the contents of cooperation contract for customer development	100%
510.	560/NQ-VCB-HDQT	10/11/2020	Approval for the policy and cost estimate for advertising	100%
511.	561/NQ-VCB-HDQT	10/11/2020	Approval for policy and budget of advertising	100%
512.	562/NQ-VCB-HDQT	10/11/2020	approval for suspension of the policy of leasing land use rights	100%
513.	563/NQ-VCB-HDQT	03/11/2020	Approval for the report of third meeting in 2020 of the risk management committee	100%
514.	564/NQ-VCB-HDQT	03/11/2020	Approval for planning and implementation of Basel II at VCB Laos at the request of the State Bank of Laos	100%
515.	565/NQ-VCB-HDQT	10/11/2020	Approval for the policy of personnel for VCB	100%
516.	566/NQ-VCB-HDQT	11/11/2020	Approval for the policy of personnel for VCB	100%
517.	567/NQ-VCB-HDQT	11/11/2020	Approval for the policy of personnel for VCB	100%
518.	568/NQ-VCB-HDQT	18/11/2020	Approval for the Regulation on a set of indicators to evaluate the performance of branches	100%
519.	569/NQ-VCB-HDQT	10/11/2020	Approval for the policy of funding social security in 2020	100%
520.	570/NQ-VCB-HDQT	10/11/2020	Approval for adjustments to wage payment mechanism	100%
521.	571/NQ-VCB-HDQT	04/11/2020	Approval for adjustments to the fixed asset procurement plan in 2020 for VCBM	100%
522.	572/NQ-VCB-HDQT	17/11/2020	Approval for interest reduction for corporate customers	100%
523.	573/NQ-VCB-HDQT	17/11/2020	Approval for the use of a number of Funds	100%
524.	574/NQ-VCB-HDQT	17/11/2020	Approval for the use of a number of Funds	100%
525.	575/NQ-VCB-HDQT	17/11/2020	Approval for the increase of contingency limits in the construction plan in 2020	100%
526.	576/NQ-VCB-HDQT	10/11/2020	Approval for the report of initiative results	100%
527.	577/NQ-VCB-HDQT	17/11/2020	Approval for model risk rating	100%
528.	578/NQ-VCB-HDQT	17/11/2020	Approval for the contents related to individual customers subject to diplomatic privileges and	100%

			immunities of the embargoed countries	
529.	579/NQ-VCB-HĐQT	17/11/2020	Approval for the policy of personnel for VCB	100%
530.	580/NQ-VCB-HĐQT	12/11/2020	Approval for the policy of funding social security in 2020	100%
531.	581/NQ-VCB-HĐQT	12/11/2020	Approval for the additional transfer of welfare fund to branches	100%
532.	582/NQ-VCB-HĐQT	16/11/2020	Approval for the policy of funding social security in 2020	100%
533.	583/NQ-VCB-HĐQT	19/11/2020	Approval for the policy and budget for advertising	100%
534.	584/NQ-VCB-HĐQT	19/11/2020	Approval for the policy of funding social security in 2020	100%
535.	585/NQ-VCB-HĐQT	23/11/2020	Approval for the policy of funding social security in 2020	100%
536.	586/NQ-VCB-HĐQT	01/12/2020	Regular session resolution of December 2020	100%
537.	587/NQ-VCB-HĐQT	01/12/2020	Approval for adjustments to credit limits of corporate customers	100%
538.	588/NQ-VCB-HĐQT	01/12/2020	Approval for credit limits of corporate customers	100%
539.	589/NQ-VCB-HĐQT	01/12/2020	Approval for adjustment to implementing duration of a project	100%
540.	591/NQ-VCB-HĐQT	01/12/2020	Approval for the policy of extending the renting term for the branch office	100%
541.	592/NQ-VCB-HĐQT	01/12/2020	Approval for the policy of funding social security in 2020	100%
542.	593/NQ-VCB-HĐQT	01/12/2020	Approval for the policy of personnel for VCB	100%
543.	594/NQ-VCB-HĐQT	01/12/2020	Approval for adjustment to implementing duration of a project	100%
544.	595/NQ-VCB-HĐQT	08/12/2020	Approval for dividend payment for 2019 to shareholders	100%
545.	596/NQ-VCB-HĐQT	09/12/2020	Approval for advance payment for land use fees	100%
546.	597/NQ-VCB-HĐQT	01/12/2020	Approval for the policy of funding social security in 2020	100%
547.	598/NQ-VCB-HĐQT	09/12/2020	Approval for the policy of funding social security in 2020	100%
548.	599/NQ-VCB-HĐQT	10/12/2020	Approval for the policy of funding social security in 2020	100%
549.	600/NQ-VCB-HĐQT	08/12/2020	Approval for the implementation of the governance model and the target operating model of VCB	100%
550.	601/NQ-VCB-HĐQT	14/12/2020	Approval for the policy of implementing interest rate reduction program	100%
551.	602/NQ-VCB-HĐQT	14/12/2020	Approval for the policy of funding social security in 2020	100%
552.	603/NQ-VCB-HĐQT	14/12/2020	Approval for the advertising broadcast policy and budget	100%

553.	604/NQ-VCB-HĐQT	14/12/2020	Approval for the policy of personnel for VCB	100%
554.	605/NQ-VCB-HĐQT	16/12/2020	Approval for the advance of bonus	100%
555.	606/NQ-VCB-HĐQT	16/12/2020	Approval for the distribution of the bonus and welfare fund	100%
556.	607/NQ-VCB-HĐQT	08/12/2020	Approval for the adjustment of investment project	100%
557.	608/NQ-VCB-HĐQT	08/12/2020	Approval for the admendment, supplementation and replacement of some contents in the Policy on construction and investment project management	100%
558.	609/NQ-VCB-HĐQT	14/12/2020	Approval on the distribution of VCB 2019 Profit after tax	100%
559.	610/NQ-VCB-HĐQT	08/12/2020	Approval for personnel policy of VCB	100%
560.	611/NQ-VCB-HĐQT	08/12/2020	Approval for personnel policy of VCB	100%
561.	612/NQ-VCB-HĐQT	18/12/2020	Approval for KPI assessment of HO departments and BOM members	100%
562.	613/NQ-VCB-HĐQT	18/12/2020	Approval for Q3 2020 KPI assessment of affiliates	100%
563.	614/NQ-VCB-HĐQT	18/12/2020	Approval for social welfare sponsoring policy 2020	100%
564.	616/NQ-VCB-HĐQT	08/12/2020	Approval for personnel policy of VCB	100%
565.	617/NQ-VCB-HĐQT	21/12/2020	Approval for personnel policy of VCB	100%
566.	618/NQ-VCB-HĐQT	21/12/2020	Approval for personnel policy of VCB	100%
567.	619/NQ-VCB-HĐQT	18/12/2020	Approval for the contest of branch office building design	100%
568.	620/NQ-VCB-HĐQT	18/12/2020	Approval for personnel policy of VCB	100%
569.	621/NQ-VCB-HĐQT	21/12/2020	Approval for promotion programs	100%
570.	622/NQ-VCB-HĐQT	21/12/2020	Approval for personnel policy of VCB	100%
571.	623/NQ-VCB-HĐQT	21/12/2020	Approval for personnel policy of VCB	100%
572.	624/NQ-VCB-HĐQT	18/12/2020	Approval for project steering committee personnel reallocation	100%
573.	625/NQ-VCB-HĐQT	21/12/2020	Approval for the policy of funding social security in 2020	100%
574.	626/NQ-VCB-HĐQT	24/12/2020	Approval for the adjustment of corporate customers' credit limits	100%
575.	627/NQ-VCB-HĐQT	24/12/2020	Approval for personnel policy of VCB	100%
576.	628/NQ-VCB-HĐQT	30/12/2020	Approval for the signing of consolidated financial documents revision agreement and project's domestic account management agreement.	100%

577.	629/NQ-VCB-HĐQT	28/12/2020	Approval for the additional plan of receiving land use right 2020	100%
578.	630/NQ-VCB-HĐQT	16/12/2020	Approval for the issuance of VCB employee code of conducts	100%
579.	631/NQ-VCB-HĐQT	18/12/2020	Approval for funding support for the Border Guard Command	100%
580.	632/NQ-VCB-HĐQT	31/12/2020	Approval for the additional distribution of bonus to branches with high performance in Q3 2020	100%
581.	633/NQ-VCB-HĐQT	30/12/2020	Approval for the contractor transference plan	100%
582.	634/NQ-VCB-HĐQT	30/12/2020	Approval for corporate customer's credit limit	100%
583.	635/NQ-VCB-HĐQT	30/12/2020	Approval for corporate customer's credit limit	100%
584.	636/NQ-VCB-HĐQT	30/12/2020	Approval for corporate customer's credit limit	100%
585.	637/NQ-VCB-HĐQT	30/12/2020	Approval for corporate customer's credit limit	100%
586.	638/NQ-VCB-HĐQT	30/12/2020	Approval for corporate customer's credit limit	100%
587.	639/NQ-VCB-HĐQT	08/12/2020	Approval for the VCBR business direction till 2022	100%
588.	640/NQ-VCB-HĐQT	30/12/2020	Approval for the policy of funding social security in 2020	100%
589.	641/NQ-VCB-HĐQT	30/12/2020	Approval for the policy of funding social security in 2020	100%
590.	642/NQ-VCB-HĐQT	30/12/2020	Approval for the adjustment of office building plan	100%
591.	643/NQ-VCB-HĐQT	31/12/2020	Approval for the allowance for 2020 financial finalization work	100%
592.	644/NQ-VCB-HĐQT	31/12/2020	Approval for the policy of funding social security in 2020	100%
593.	645/NQ-VCB-HĐQT	31/12/2020	Approval for the policy of funding social security in 2020	100%
594.	646/NQ-VCB-HĐQT	31/12/2020	Approval for the policy of funding social security in 2020	100%
595.	647/NQ-VCB-HĐQT	31/12/2020	Approval for the policy of funding social security in 2020	100%
596.	648/NQ-VCB-HĐQT	29/12/2020	Approval for VCB income distribution	100%
597.	649/NQ-VCB-HĐQT	31/12/2020	Approval for project timeline revision	100%
598.	650/NQ-VCB-HĐQT	30/12/2020	Approval for the amendment and supplementation of Resolution 114/NQ-VCB-HĐQT dated 19/03/2020 by BOD	100%
599.	651/NQ-VCB-HĐQT	31/12/2020	Approval for corporate customers' credit limits	100%
600.	652/NQ-VCB-HĐQT	30/12/2020	Approval for personnel policy of VCB	100%

601.	653/NQ-VCB-HDQT	30/12/2020	Approval for the additional bonus payment	100%
602.	654/NQ-VCB-HDQT	25/12/2020	Approval for the adjustment of interest floor rate policy	100%
603.	655/NQ-VCB-HDQT	31/12/2020	Approval for credit list and analysis Q3 2020	100%
604.	656/NQ-VCB-HDQT	31/12/2020	Approval for CSR towards poor people	100%
605.	657/NQ-VCB-HDQT	30/12/2020	Approval for additional bonus payment	100%
606.	658/NQ-VCB-HDQT	30/12/2020	Approval for additional personnel of VCBL	100%
607.	661/NQ-VCB-HDQT	30/12/2020	Approval for corporate customers' debt handling policy	100%
608.	662/NQ-VCB-HDQT	08/12/2020	Approval for policy and budget for advertisement	100%
609.	663/NQ-VCB-HDQT	14/12/2020	Approval for 2021 internal audit plan	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 2020, VCB had 15 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	No.	Resolution	Date	Content
FIS	1	53/NQ- VCB- HDQT	11/02/2020	Approved to purchase the maintenance service for supporting system at DR and DC VCB Time: 3 years and 2 months since the contract date Contract type: combo
	2	162/NQ- VCB- HDQT	31/03/2020	Approved the credit limit granted to FPT and FPT affiliates, which are related parties of VCB BOD independent member Truong Gia Binh
	3	195/NQ- VCB- HDQT	21/04/2020	Approved to purchase blank card for VCB connect 24 with standard VCCS chip Time: 4 months since contract date Contract type: combo
	4	201/NQ- VCB- HDQT	23/04/2020	Approved to purchase various Router Time: 6 months since contract date Contract type: combo
	5	322/NQ- VCB- HDQT	06/07/2020	Approved to purchase computers for VCB Time: 4 months since contract date Contract type: combo
	6	503/NQ- VCB- HDQT	19/10/2020	Approved to invest in the factoring and supply chain financing system Time: maximum 12 months since contract date Contract type: combo

Contractor	No.	Resolution	Date	Content
	7	504/NQ- VCB- HDQT	19/10/2020	Approved to select advisors for the implementation of IFRS9 at VCB Time: 12 months since contract date Contract type: combo
	8	505/NQ- VCB- HDQT	19/10/2020	Approved to purchase the maintenance service for IST/SWITCH database software for VCB Time: 4 years and 2 months since contract date Contract type: combo
	9	506/NQ- VCB- HDQT	19/10/2020	Approved to purchase maintenance service for 239 ATM machines Time: 3 years and 2 months since contract date Contract type: combo
	10	507/NQ- VCB- HDQT	19/10/2020	Approved to purchase maintenance service for 239 ATM machines Time: 3 years and 2 months since contract date Contract type: combo
	11	508/NQ- VCB- HDQT	19/10/2020	Approved to purchase 34 ATM machines and backup Cassette for some branches for the business operation 2019. Time: 7 months since contract date Contract type: combo
	12	509/NQ- VCB- HDQT	19/10/2020	Approved to purchase ATM machines – 2nd phase Time: 13 months since contract date Contract type: combo
	13	510/NQ- VCB- HDQT	19/10/2020	Approved to purchase ATM machines – 1st phase Time: 13 months since contract date Contract type: combo
	14	512/NQ- VCB- HDQT	19/10/2020	Approved to invest in the retail loan originating system (RLOS) at VCB Time: maximum 14 months since contract date Contract type: combo
	15	518/NQ- VCB- HDQT	23/10/2020	Approved to purchase blank cards for VCB Time: 4 months since contract date Contract type: combo

APPENDIX 03

REPORT OF INDEPENDENT BOD MEMBER ON BOD ACTIVITIES IN 2020

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 2020:

1. Structure:

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:

Meetings of the BOD are held fully and properly, ensuring the order and procedures as prescribed. In 2020, the BOD held 71 meetings (including 13 full sessions) and 36 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, as well as discussing some specific topics. On that basis, Resolutions and Decisions of the Board of Directors are issued in an appropriate manner (in 2020, the Board of Directors of VCB has issued more than 600 Resolutions).

Currently, VCB has 03 committees under the Board of Directors: Risk Management Committee, Personnel Committee and Strategy Committee. The establishment of Committees ensures compliance with the SBV's regulations and laws. The Committees operate according to the Regulations on organization and operation of each Committee issued by the Board of Directors.

The Risk Management Committee advises the Board of Directors on policies and appropriate directions for each period related to types of risks (credit risk, market risk, operational risk, etc.) .

Personnel Committee advises the Board of Directors on issues related to human resources, salary, remuneration, bonus and other remuneration policies of VCB.

The Strategy Committee advises the Board of Directors on the bank's business development strategy, including assessment of the current status, overall goals, long-term vision, strategic directions, business targets. for each stage, solution and implementation roadmap

3. Management and monitoring

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, to ensure safety, sustainability and efficiency, the Board of Directors decided to direct from the beginning of the year, flexibly operate from the beginning of the year, flexibly calculate the entire 2020 year period. business is subject to many adverse effects due to the Covid-19 epidemic. With its high capacities, responsibilities and decisions, VCB has successfully implemented the objectives: effective prevention of Covid-19 epidemic, sharing difficulties with customers doing business with work. VCB has a year 2020 with many results, topping of the AGM assigns the plan, continues the investment banking system in terms of the production process.

- The bank's management activities were paid special attention by the BOD with highlights of 2020, including:

- Well manage the organization and performance of the Party Congress at division level and the 4th VCB's Party Congress, term 2020 – 2025, which was acknowledged and praised by Party Committee of the Central Business Bloc.

- Manage the whole system to complete all business plan approved by the AGM. Continue to focus on manufacturing sector, prioritized sectors according to Government policy. Continue to strictly control risky sectors such as real estate, securities; risk management for BOT projects, traffic BT and consumer credit.

- Continue to direct focus on improving financial capacity through capital raising measures and internal financial health. Follow the SBV's instruction provided in document no. 8685/NHNN-TCKT dated 04/12/2020 regarding VCB's Plan for 2019 Profit after tax distribution, according to the Resolution of the AGM, the BODs issued Resolution no. 609/NQ-VCB-HDQT dated 16/12/2020 to approve the 2019 profit before tax distribution. Accordingly, the

rate of cash dividend payment is 8% . The retained earnings after setting up fund and paying cash dividends will be used to pay stock dividend to increase charter capital according to regulations.

- BOD approved report on reviewing and assessing the implementation of VCB restructuring plan until 2020 associated with dealing with bad debts, 4 sub-schemes and 4 action programs to realize schemes.

- The Board of Directors continues to direct the implementation and periodically urge the review and assessment of the implementation of the VCB Development Strategy to 2025, vision until 2030; sub-schemes, action programs of units to implement the strategy.

- Continue to direct the network expansion as planned. In 2020, VCB opened 5 new branches and establishing 33 transaction offices, bringing the total number of transaction points of the whole system to 116 branches and 473 transaction offices. In 2020 the Prime Minister has approved for VCB to open a branch in Australia.

- Accelerated digital banking activities in the right direction with many breakthrough: successful replacement of the new core banking system – Core Banking Signature, a totally new digital banking service launching- VCB Digibank, typical digital transformation bank in 2020, new digital banking products introduction such as VCB Booking, eKYC application...

- The internal process and regulations were reviewed/supplemented/revise/issued aimed at standardizing the Bank's operations and complying with the State Bank's regulations;

- Strictly implemented the directions of the Party, Government and SBV on Covid-19 prevention and control. VCB is the bank that implemented synchronized supporting solutions, accompanying businesses and individuals impacted by COVID-19 epidemic and natural disasters through interest rate supporting packages. The total amount of interest supported customers due to lowering interest rates in 2020 reached nearly VND 3,700 billion.

- Fully performed obligations to the State and responsibilities to the community, ensuring full rights of shareholders and employees. In 2020, VCB paid VND 8.689 billion to the State budget, being one of the largest budget

payment enterprises in Vietnam.

- Actively participated in social welfare activities with a total amount of ~ VND 350 billion, of which nearly VND 42 billion supporting the prevention and control of COVID-19 epidemic, making efforts to contribute to the Government to repel the epidemic, stabilize the people's livelihood;

Conclusion: The activities of VCB's Board of Directors in 2020 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 2020, VCB's Board of Directors has actively led and directed the implementation of the Party's guidelines, directives, resolutions, policies, laws of the State, overcome many difficulties and great challenges to perform the political tasks of the unit. 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

Trương Gia Bình