



Niềm tin và thịnh vượng

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 71 /2024/BC-HDQT

Ho Chi Minh City, 30 July 2024

CORPORATE GOVERNANCE REPORT **(First 6 months of 2024)**

To: - **State Securities Commission**
- **Ho Chi Minh Stock Exchange**

- Company name: ORIENT COMMERCIAL JOINT STOCK BANK
- Head office address: No. 41 (Ground floor, mezzanine, 1st floor, 2nd floor of the Building) and No. 45 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam
- Tel: (84-28)38220960 Fax: (84-28) 38 220 963
- Charter capital: VND 20,548,242,940,000.
- Stock symbol: OCB
- Corporate governance structure: The General Meeting of Shareholders, the Board of Directors, the Supervisory Board, and the Chief Executive Officer.
- Regarding the implementation of internal audit function: Implemented

I. Activities of the General Meeting of Shareholders

Information on meetings and Resolutions/Decisions of the General Meeting of Shareholders (including Resolutions of the General Meeting of Shareholders approved in terms of written opinion):

On 15 April 2024, Orient Commercial Joint Stock Bank held the 2024 Annual General Meeting of Shareholders (AGM) at Sheraton Saigon Hotel (3rd floor), 80 Dong Du, Ben Nghe Ward, District 1, Ho Chi Minh City.

Based on reports, statements and through discussions at the General Meeting of Shareholders, the following main contents were approved:

Resolution/Decision No.	Date (DD/MM/YYYY)	Content
01/2024/NQ-DHDCD	15/04/2024	The AGM approved the following contents: <ul style="list-style-type: none">▪ Report of the Board of Directors (BOD) No. 01/2024/BC-HDQT/DH on the 2023 business results and the business plan for 2024.▪ Report No. 02/2024/BC-BKS on the Operation Report of the Supervisory Board.

		<ul style="list-style-type: none"> ▪ Separate financial statements and consolidated financial statements for the fiscal year ending 31 December 2023 audited by Ernst & Young Vietnam Co., Ltd. and the Plan for profit distribution and fund allocation in 2023 by Proposal No. 03/2024/TTr-HDQT/DH of the BOD. ▪ Plan for increasing charter capital in 2024 by Proposal No. 04/2024/TTr-HDQT/DH of the BOD. ▪ Report on remuneration, bonuses and other expenses in 2023 and Approve the total operating budget, remuneration, bonuses and other expenses in 2024 of the Board of Directors and the Supervisory Board by Proposal No. 05/2024/TTr-HDQT/DH of the BOD. ▪ Approval of the selection of independent auditor for OCB by Proposal No. 06/2024/TTr-BKS/DH of the Supervisory Board. ▪ Approval on the amendment and supplementation to OCB's Charter by Proposal No. 07/2024/TTr-HDQT/DH of the BODs. ▪ Approval on amendments to the Regulations under the authority of the General Meeting of Shareholders by Proposal No. 08/2024/TTr-HDQT/DH of the Board of Directors. ▪ Approval on decisions on a number of other issues within the authority of the General Meeting of Shareholders by Proposal No. 09/2024/TTr-HDQT/DH of the Board of Directors.

II. Board of Directors (first 6 months of 2024):

1. Information about Board of Directors (BOD) members:

No.	Members of the BOD	Positions (independent members of the BOD,	Date of starting/no longer being a member/independent member of the BOD
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		non-executive members of the BOD)	Date of appointment (DD/MM/YYYY)	Date of relief
1	Mr. Trinh Van Tuan	Chairman of the BOD	30/06/2020	-
2	Mr. Ngo Ha Bac	Member of the BOD	30/06/2020	-
3	Ms. Trinh Thi Mai Anh	Member of the BOD	30/06/2020	-
4	Mr. Yoshizawa Toshiki	Member of the BOD	30/06/2020	-
5	Mr. Kato Shin	Member of the BOD	28/04/2023	-
6	Mr. Phan Trung	Member of the BOD	30/06/2020	-
7	Mr. Nguyen Dinh Tung	Member of the BOD	28/04/2023	-
8	Mr. Pham Tri Nguyen	Independent member of the BOD	30/06/2020	-
9	Mr. Bui Minh Duc	Independent member of the BOD	30/06/2020	-

2. BOD meetings: In the first 6 months of 2024, the BOD held 17 meetings, including 02 in-person BOD meetings and 15 meetings in the form of collecting written opinions.

No.	Members of the BOD	Number of BOD meetings attended	Meeting attendance rate	Reason for not attending the meeting
1	Mr. Trinh Van Tuan	17/17	100%	-
2	Mr. Ngo Ha Bac	17/17	100%	-
3	Ms. Trinh Thi Mai Anh	17/17	100%	-
4	Mr. Yoshizawa Toshiki	17/17	100%	-

5	Mr. Kato Shin	16/17	100%	Business trip
6	Mr. Phan Trung	17/17	100%	-
7	Mr. Nguyen Dinh Tung	17/17	100%	-
8	Mr. Pham Tri Nguyen	17/17	100%	-
9	Mr. Bui Minh Duc	16/17	100%	Business trip

3. Supervisory activities of the BOD over the Board of Management:

The BOD has approved the resolutions/decisions stated in Part 5 of this Report.

4. Activities of subcommittees/committees under the Board of Directors:

In order to assist the BOD in governance, the BOD has established affiliated agencies to carry out the tasks. Before 01 April 2024, the BOD has the following affiliated committees: The Human Resources Committee, the Risk Management Committee, the Risk Settlement Committee, the Strategic Alliance Committee, the Credit Committee, the Loan Restructuring Committee and the Debt Trading Council. From 01 April 2024, the BOD has the following affiliated committees: The Human Resources Committee, the Risk Management Committee, the Risk Settlement Committee, the Strategic Alliance Committee, and the Strategy Committee.

Detailed activities of the committees are as follows:

The Human Resources Committee (HRC): During the first six months of 2024, the HRC provided counsels on the appointment of managers and on adjustments to the organizational structure; directed the review of recruitment standards to enhance selection quality; directed the analysis and evaluation of resignation rate and engagement of employee in order to provide specific action plans to promote internal training, improve staffs' capacity and build a successor team; and orient to keep building corporate culture and standard working methods.

The Risk Management Committee (RMC): The RMC (i) Monitors risk appetite, overall risk status, contents of Capital Adequacy Information Disclosure, and internal assessment of capital adequacy on a regular annual basis; (ii) Evaluates and directs the implementation of action programs, risk control measures, and response to changes or impacts on business operations due to adverse market conditions; (iii) Approves proposals to issue appropriate documents and comply with legal regulations and business practices; (iv) Organizes timely approval of proposed contents to comply with the effectiveness of updated, supplemented, or newly issued legal regulations.

The Risk Settlement Committee (RSC): The RSC is responsible for (i) managing risk provision policies; (ii) deciding or approving recovery measures for debts that have used provisions to

handle risks; (iii) deciding on measures to handle overdue or due debts with potential risks; and (iv) deciding and approving measures to handle operational risk events that result in financial losses.

The Strategic Alliance Committee (“SAC”): (i) advises the BOD on strategic cooperation between OCB and Aozora Bank (“AOZ”); (ii) advises on cooperation and business development for OCB. In the first 6 months of 2024, 03 SAC meetings were held to discuss and agree on the direction of strategic cooperation and business development for OCB, such as continuing to promote mobilization activities, increasing CASA, foreign currency trading to Japanese corporate and individual customers, building a credit card issuance mechanism for foreigners, a new mechanism for FDI department, and the Japanese version of OMNI 4.0.

The Strategy Committee: with the role of implementing the Sustainable Development Strategy, it serves as the focal point for management and coordination of ESG activities as well as performing other tasks assigned by the BOD.

The Credit Committee (CRC): Before 01 April 2024, the CRC is responsible for (i) approving credit; (ii) approving the credit management framework. From 01 April 2024, according to OCB's new organizational structure regulations, the CRC under the BOD will be converted into the Credit Council (CRC) under the Chief Executive Officer.

The Loan Restructuring Committee (LRC): Before 01 April 2024, the LRC under the BOD shall be responsible for (i) approving the restructuring of the repayment term of the credit facility; (ii) advising the BOD on approving the restructuring of the repayment term; (iii) advising the BOD on approving amendments, supplements or replacements of relevant regulations within scope of LRC's functions; (iv) reporting the status of reviewing and approving the restructuring of the repayment term to the BOD and/or other competent authorities when requested; (v) performing other tasks as assigned by the Board of Directors. From 01 April 2024, according to the new organizational structure regulations of OCB, the LRC under the BOD is converted into the Loan Restructuring Council under the Chief Executive Officer (CEO).

The Debt Trading Council (DTC): Before 01 April 2024, the DTC is responsible for (i) advising the BOD on debt trading activities at OCB; (ii) approving debt trading (excluding debt trading with VAMC) within the scope of authority as prescribed. From 01 April 2024, according to OCB's new organizational structure regulations, the DTC is under the Chief Executive Officer.

5. Resolutions/Decisions of the BOD (first 6 months of 2024):

No.	Resolution/Decision No.	Date (DD/MM/YYYY)	Content
1	01/2024/NQ-HDQT	02/01/2024	Resolution on changing the location of the Phu My Hung Transaction Office under Tan Thuan Branch to No. 81, Antonia Quarter, District 7

2	02/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Tran Phu.
3	03/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB EaKar according to Proposal No. 995.01/2023/TT-TGD dated 29 November 2023.
4	04/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB EaKar according to Proposal No. 994.01/2023/TT-TGD dated 29 November 2023.
5	05/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Cat Lai according to Proposal No. 1081.01/2023/TT-TGD dated 12 December 2023 of the CEO.
6	06/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Cat Lai according to the Proposal No. 1076.01/2023/TT-TGD dated 22 December 2023 of the CEO.
7	07/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Ben Thanh.
8	08/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Ho Chi Minh.
9	09/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Kinh Te stated in the Proposal No. 1153.01/2023/TT-TGD dated December 18, 2023 of the CEO.
10	10/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Kinh Te stated in the Proposal No. 1190.01/2023/TT-TGD dated 26 December 2023 of the CEO.

11	11/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Vung Liem.
12	12/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Ho Chi Minh.
13	13/2024/NQ-HDQT	09/01/2024	Resolution on approving the credit facility at RB Thang Long.
14	14/2024/QĐ-HDQT	09/01/2024	Decision on promulgating the Organizational Structure Regulations of Orient Commercial Joint Stock Bank.
15	15/2024/NQ-HDQT	15/01/2024	Resolution on changing the location of the Phu My Hung Transaction Office under Tan Thuan Branch to No. 89 Nguyen Luong Bang, District 7
16	16/2024/NQ-HDQT	16/01/2024	Resolution on supplementing the deposit amount as required by the international card organization Mastercard.
17	17/2024/NQ-HDQT	16/01/2024	Resolution on OCB's 2024 business bonus budget.
18	18/2024/QĐ-HDQT	16/01/2024	Decision on promulgating Regulations on the organization and operation of the Office of the Board of Directors of Orient Commercial Joint Stock Bank.
19	19/2024/NQ-HDQT	25/01/2024	Resolution on assigning authority to the RSC to approve procedures for liquidation/termination/cancellation of agreements on the sale/transfer of assets.
20	20/2024/QĐ-HDQT	25/01/2024	Decision on the relief of Mr. Ngo Binh Nguyen from the position of Director of SME Division.

21	21/2024/QĐ-HDQT	25/01/2024	Decision on appointing Mr. Ngo Binh Nguyen to the position of Strategy Director.
22	22/2024/QĐ-HDQT	25/01/2024	Decision on the termination of Mr. Le Dang Khoa from the position of Strategy Director.
23	23/2024/QĐ-HDQT	25/01/2024	Decision on appointing Mr. Le Dang Khoa as Director of SME Division.
24	24/2024/NQ-HDQT	25/01/2024	Resolution on approving the credit facility at RB Quang Trung HCM.
25	25/2024/NQ-HDQT	25/01/2024	Resolution on approving the credit facility at RB Tran Phu.
26	26/2024/NQ-HDQT	25/01/2024	Resolution on approving the credit facility at RB EaKar.
27	27/2024/NQ-HDQT	15/02/2024	Resolution on approving the credit facility at RB Quang Trung HCM.
28	28/2024/NQ-HDQT	15/02/2024	Resolution on approving the credit facility at RB Ho Chi Minh City.
29	29/2024/NQ-HDQT	15/02/2024	Resolution on approving the stress test scenario and capital planning for 2024 - 2026.
30	30/2024/NQ-HDQT	15/02/2024	Resolution on approving the Medium and Long-term Loan Plan from IFC.
31	31/2024/NQ-HDQT	15/02/2024	Resolution on approving the sustainable development strategy at OCB.
32	32/2024/NQ-HDQT	15/02/2024	Resolution on approving the draft financial plan for 2023-2026 to serve the calculation of ICAAP.

33	33/2024/NQ-HDQT	15/02/2024	Resolution on approving the list of credit card issuance for OCB employees who are subject to approval by the Board of Directors.
34	34/2024/NQ-HDQT	23/02/2024	Resolution on organizing the 2024 Annual General Meeting of Shareholders.
35	35/2024/NQ-HDQT	23/02/2024	Resolution on approving the credit facility at RB Thang Long.
36	36/2024/NQ-HDQT	13/03/2024	Resolution on approving the credit facility at RB Rach Gia.
37	37/2024/NQ-HDQT	13/03/2024	Resolution on approving the credit facility at RB Lach Tray.
38	38/2024/NQ-HDQT	13/03/2024	Resolution on approving the credit facility at RB Tan Uyen.
39	39/2024/NQ-HDQT	13/03/2024	Resolution on approving the results of the internal assessment of liquidity adequacy for 2024-2026.
40	40/2024/NQ-HDQT	13/03/2024	Resolution on approving the risk appetite statement for 2024.
41	41/2024/NQ-HDQT	13/03/2024	Resolution on approving the list of credit card issuances for related persons of the Board of Management and the Board of Directors that must be approved by the Board of Directors.
42	42/2024/NQ-HDQT	13/03/2026	Resolution on the 20th meeting of the Board of Directors, term VI (2020 - 2025) on 13 March 2024.

43	43/2024/NQ-HDQT	13/03/2024	Resolution on assigning tasks to members of the Board of Directors of OCB.
44	44/2024/QĐ-HDQT	13/03/2024	Resolution on promulgating the Regulations on the organizational structure of Orient Commercial Joint Stock Bank.
45	45/2024/QĐ-HDQT	13/03/2024	Resolution on promulgating the Regulations on the organization and operation of the Risk Management Committee of Orient Commercial Joint Stock Bank (OCB).
46	46/2024/QĐ-HDQT	13/03/2024	Resolution on promulgating the regulations on the organization and operation of the Strategic Alliance Committee.
47	47/2024/NQ-HDQT	20/03/2024	Resolution on changing the location of the Xuan Khanh Transaction Office.
48	48/2024/NQ-HDQT	20/03/2024	Resolution on changing the location of the Ben Cat Transaction Office.
49	49/2024/NQ-HDQT	25/03/2024	Resolution on approving the 2024 business plan.
50	50/2024/NQ-HDQT	01/04/2024	Resolution on approving the 2024 system-wide investment budget.
51	51/2024/NQ-HDQT	01/04/2024	Resolution on approving the credit facility at RB Vinh.
52	52/2024/NQ-HDQT	01/04/2024	Resolution on approving the credit facility at RB Tan Uyen.

53	53/2024/QĐ-HDQT	01/04/2024	Decision on appointing Mr. Doan Ha Tuyen as Director of Credit Management.
54	54/2024/QĐ-HDQT	01/04/2024	Decision on promulgating the Regulation on decentralization of judgments on credit risk-related transactions at OCB.
55	55/2024/NQ-HDQT	15/04/2024	Resolution on approving the credit facility at RB Quang Trung HCM.
56	56/2024/NQ-HDQT	15/04/2024	Resolution on approving the credit facility at RB EaKar.
57	57/2024/QĐ-HDQT	15/04/2024	Decision on dismissing Mr. Bui Thanh Trung from the position of Deputy CEO in charge of the Treasury and Institutional Banking.
58	58/2024/NQ-HDQT	16/04/2024	Resolution on implementing the first charter capital increase in 2024 by issuing shares to pay dividends to shareholders.
59	59/2024/NQ-HDQT	16/04/2024	Resolution on approving the credit facility at RB Tan Binh.
60	60/2024/NQ-HDQT	16/04/2024	Resolution on approving the offering, issuance and registration of trading of private, non-convertible, non-warrant bonds of Orient Commercial Joint Stock Bank (OCB) in 2024.
61	61/2024/NQ-HDQT	22/04/2024	Resolution on approving the list of personnel expected to be appointed as the CEO of OCB.
62	62/2024/QĐ-HDQT	03/05/2024	Decision on relieving Mr. Nguyen Dinh Tung from the position of CEO.

63	63/2024/QĐ-HDQT	03/05/2024	Decision on appointing Mr. Pham Hong Hai to the position of Acting CEO.
64	64/2024/QĐ-HDQT	06/05/2024	Decision on promulgating the Regulation on organization and operation of the Risk Management Committee of Orient Commercial Joint Stock Bank (OCB).
65	65/2024/NQ-HDQT	06/05/2024	Resolution on approving the list of credit card issuance for OCB employees who must be approved by the Board of Directors - the first phase of 2024.
66	66/2024/QĐ-HDQT	06/05/2024	Decision on promulgating the Regulation on information system safety management.
67	67/2024/NQ-HDQT	20/05/2024	Resolution on approving the content of changing credit conditions at RB Lach Tray.
68	68/2024/NQ-HDQT	20/05/2024	Resolution on approving the credit facility at RB Ho Chi Minh City.
69	69/2024/NQ-HDQT	20/05/2024	Resolution on transferring real estate located at 442 Quarter 1, Bien Hoa City, Dong Nai Province
70	70/2024/NQ-HDQT	20/05/2024	Resolution on changing the legal representative of Orient Commercial Joint Stock Bank International Money Transfer Company Limited.
71	71/2024/NQ-HDQT	20/05/2024	Resolution on approving the credit facility at RB Quang Trung HCM.
72	72/2024/NQ-HDQT	20/05/2024	Resolution of the 21st meeting of the Board of Directors for the 6th term (2020 - 2025) on 20 May 2024.

73	73/2024/NQ-HDQT	20/05/2024	Resolution on the assignment of work to members of the Board of Directors of OCB.
74	74/2024/NQ-HDQT	20/05/2024	Resolution on the remuneration of the Board of Directors for the 2020 - 2025 term.
75	75/2024/QĐ-HDQT	20/05/2024	Decision on promulgating the Regulation on the organizational structure of Orient Commercial Joint Stock Bank.
76	76/2024/NQ-HDQT	31/05/2024	Resolution on changing the location of Son Tra Transaction Office.
77	77/2024/NQ-HDQT	31/05/2024	Resolution on changing the location of The Hallmark Transaction Office.
78	78/2024/QĐ-HDQT	06/06/2024	Decision on promulgating the Regulation on market risk management.
79	79/2024/NQ-HDQT	07/06/2024	Resolution on approving the credit facility at RB Phu My.
80	80/2024/NQ-HDQT	07/06/2024	Resolution on approving the security costs for the entire OCB system in 2024-2026.
81	81/2024/QĐ-HDQT	07/06/2024	Decision on relieving Mr. Nguyen Van Cuong from the position of Chief Financial Officer.
82	82/2024/NQ-HDQT	07/06/2024	Resolution on approving the credit facility for Century Synthetic Fiber Corporation - CIB Tan Binh.
83	83/2024/NQ-HDQT	12/06/2024	Resolution on approving the cost and plan for building a new office for Trung Viet Branch.

84	84/2024/QĐ-HDQT	12/06/2024	Decision on recruiting and appointing Mr. Nguyen Duc Hieu as Director of Financial Markets.
85	85/2024/NQ-HDQT	12/06/2024	Resolution on approving the credit facility at RB Vinh.
86	86/2024/NQ-HDQT	12/06/2024	Resolution on approving the credit facility at RB Hub Hoang Van Thu.
87	87/2024/NQ-HDQT	13/06/2024	Resolution on changing the location of the headquarters of Binh Phu Transaction Office under Phu Lam Branch.
88	139/2024/NQ-HDQT	25/06/2024	Decision on reappointing Deputy CEO Truong Dinh Long

III. Supervisory Board (First 6 months of 2024):

1. Information about the members of the Supervisory Board (SB) for 2020-2025:

The Supervisory Board consists of 3 members:

No.	Members of the SB	Position	Date of starting/no longer being a member of the SB (DD/MM/YYYY)	Qualifications
1	Ms. Nguyen Thi Thuy Minh	Head of the SB	30/6/2020	Bachelor
2	Ms. Dang Thi Quy	Member of the SB	30/6/2020	Bachelor
3	Mr. Pham Quang Vinh	Member of the SB	30/6/2020	Bachelor

2. BS meeting:

In the first 6 months of 2024, the Supervisory Board held 2 meetings on March 6, 2024 and May 13, 2024.

No.	Members of the SB	Number of meetings attended	Meeting attendance rate	Voting ratio	Reason for not attending the meeting
1	Ms. Nguyen Thi Thuy Minh	2/2	100%	100%	-
2	Ms. Dang Thi Quy	2/2	100%	100%	-
3	Mr. Pham Quang Vinh	2/2	100%	100%	-

3. Supervisory activities of the Supervisory Board over the BOD, the Executive Board and shareholders in the first 6 months of 2024:

- Supervise the implementation of legal regulations and OCB's Charter in governance and operation;
- Supervise the implementation of internal control and risk management systems through internal audit activities;
- Review compliance with legal regulations in the development and promulgation of internal regulations and rules of the BOD and CEO
- Supervise the implementation of SBV's directives in banking operations;
- Supervise the implementation of resolutions of the General Meeting of Shareholders.

4. Coordination of activities between the Supervisory Board and the BOD and the Executive Board in the first 6 months of 2024:

- The SB supervises the Executive Board in performing its functions, tasks and business plans of the bank;
- The SB fully attends the meetings of the BOD, in the meetings, the SB reports on the activities of the SB, participates in discussions and contributes opinions at each meeting;
- The SB regularly attends the meetings of the Executive Board, the Executive Board provides information, reports as requested and relevant data for the SB to perform its tasks;
- The BOD and the Executive Board direct relevant departments to implement the recommendations of the SB and Internal Audit.
- The SB receives and directs the Internal Audit to conduct audits and inspections of contents as requested by the BOD, the Executive Board and the SBV's inspection and supervision agency.

5. Other activities of the Supervisory Board in the first 6 months of 2024:

- The SB has directed the Internal Audit to complete the appraisal of the Bank's Separate Financial Statements and Consolidated Financial Statements for 2023 to assess the truth

and fairness of the financial statements submitted to the Annual General Meeting of Shareholders.

- The SB updates the list of major shareholders and related persons of the members of the BOD, the SB, and the CEO.
- The SB prepares reports as required by the SBV's Inspection and Supervision Agency.
- The SB monitors the implementation of recommendations of the State Management Agency.

IV. Board of General Directors:

No.	Members	Date of birth	Qualifications	Appointment/ removal date (DD/MM/YYYY)
1	Mr. Nguyen Dinh Tung - CEO		Master of Business Administration	24/8/2012; he was dismissed as CEO on 06/5/2024.
2	Mr. Pham Hong Hai - Acting CEO		Bachelor of Business Administration	06/05/2024
3	Mr. Truong Dinh Long - Deputy CEO		Master of Business Administration	09/03/2007
4	Ms. Huynh Le Mai - Deputy CEO		Master of Business Administration	18/11/2013
5	Mr. Truong Thanh Nam - Deputy CEO		Bachelor of Finance and Banking	10/05/2010
6	Mr. Nguyen Van Huong - Deputy CEO		Master of Business Administration	02/01/2023
7	Mr. Bui Thanh Trung - Deputy CEO		Bachelor of Foreign Economics	28/07/2022; he was dismissed on 17/04/2024

V. Chief Accountant (or the person in charge of accounting)

Full name	Date of birth (DD/MM/YYYY)	Qualifications	Appointment/ removal date (DD/MM/YYYY)
Truong Ngoc Thanh	26/09/1976	Bachelor of Finance - Monetary - Credit, University of Economics Ho Chi Minh City	From 15/12/2023 to present

* Chief Accountant: currently vacant, Ms. Truong Ngoc Thanh is assigned to be in charge of accounting work for the entire system from 15 December 2023 to present (until a replacement decision is made).

VI. Corporate governance training

Corporate governance training courses attended by members of the BOD, members of the SB, Director (CEO), other managers and the Company Secretary in accordance with regulations on corporate governance:

Subject	Course
The BOD, the SB, the CEO	<ul style="list-style-type: none"> ▪ Cybersecurity ▪ Micro learning about English; 5S; Effective communication, Professional email communication; Leadership/coaching; Facing changes in the workplace; Improving critical thinking, Skills to build strong relationships with colleagues; ▪ Cultural management in the new context ▪ Updating legal knowledge
Head of Internal Audit	<ul style="list-style-type: none"> ▪ Cybersecurity ▪ Updating legal knowledge
Deputy CEO/Division Director/CFO, Deputy Division Director	<ul style="list-style-type: none"> ▪ Cybersecurity ▪ Cultural governance in the new context ▪ Updating legal knowledge
Middle management at Head Office (Head/Deputy Head of Department/Center;	<ul style="list-style-type: none"> ▪ Cybersecurity

<p>Secretary/Assistant to Executive Board); BM at Business Unit</p>	<ul style="list-style-type: none"> ▪ Employee mentoring skills; professional sales; effective problem solving; presentation; effective teamwork. ▪ Operational Management Handbook at Business Units (Human resource management; Marketing and communication; Financial and capital management; Administrative management, etc.) ▪ Compliance control at Business Units ▪ Treasury operations ▪ Instructions on using BPM systems applied to Business Units at OCB ▪ Credit management at Business Units ▪ Courses on products, operations, and processes at OCB
<p>Primary level management at the Head Office and Business Units</p>	<ul style="list-style-type: none"> ▪ Cybersecurity ▪ Employee mentoring skills; professional sales; effective problem solving; presentation; effective teamwork ▪ Service quality standards ▪ Environmental and social risk management (DEG) ▪ Integration courses, products, professional skills.

VII. List of related persons of public companies (first 6 months of 2024) and transactions of related persons of the company with the Company itself

1. List of related persons of the company: according to attached appendix 01.
2. Transactions between the company and related persons of the company; or between the company and major shareholders, insiders, related persons of insiders: according to attached appendix 02.
3. Transactions between insiders of the company, related persons of insiders and subsidiaries, companies controlled by the company: none
4. Transactions between the company and other entities:
 - 4.1 Transactions between the company and companies in which members of the BOD, members of the SB, Directors (CEO) and other managers have been and are founding members or members of the BOD, Directors (CEO) in the past three (03) years (calculated at the time of making the report): none

4.2 Transactions between the company and companies in which related persons of members of the BOD, members of the SB, Directors (CEO) and other managers are members of the BOD, Directors (CEO): according to attached Appendix 02.

4.3 Other transactions of the company (if any) that may bring material or immaterial benefits to members of the BOD, members of the SB, Directors (CEO) and other managers: none.

VIII. Stock transactions of insiders and related parties of insiders (Report for the first 6 months of 2024)

1. List of insiders and related persons of insiders: according to attached Appendix 03.

2. Transactions of insiders and related persons on company shares:

No.	The person who makes the transaction	Relation with the Insider	Number of shares owned at the beginning of the period		Number of shares owned at the end of the period		Reason for increase, decrease (buy, sell, convert, reward, etc.)
			Number of shares	Rate (%)	Number of shares	Rate (%)	Number of shares
1	Nguyen Viet Trieu	Wife of Mr. Ngo Ha Bac, member of the BOD	5,492,120	0.267	5,065,020	0.246	Sell (order matching via exchange)
2	Nguyen Viet Trieu	Wife of Mr. Ngo Ha Bac, member of the BOD	5,065,020	0.246	4,660,020	0.227	Sell (order matching via exchange)
3	Nguyen Viet Trieu	Wife of Mr. Ngo Ha Bac, member of the BOD	4,660,020	0.227	4,160,020	0.202	Sell (order matching via exchange)

IX. Other issues to note: none

CHAIRMAN OF THE BOARD OF DIRECTORS

Recipients:

- As above
- Archive: Office of the BOD

(signed)

TRINH VAN TUAN