



ESG SUSTAINABILITY

ESG Framework at Techcombank

We have actively researched, developed and implemented programs and policies to encourage lending to 'green', eco-friendly projects and increased the number of these in our loans portfolio.



From the early days of establishment, Techcombank's management fully understood that success could only be sustained by building sound governance into the foundations of the Bank – supporting the community and society we operate in and protecting the earth for ourselves and the lives of future generations. As a result, Environmental, Social, and Governance (ESG) values, and meeting related legal requirements, are a core part of our business and investment philosophy.

We fulfilled the most stringent environmental and social requirements in the international capital raising rounds in 2020 - 2021.

We have a robust environmental and social risk management system (ESMS) in place across all business activities and lending practices, which goes much further than just compliance. Our values are based on caring for the communities we operate in and the planet that sustains them:

- We have actively researched, developed and implemented programs and policies to encourage lending to 'green', eco-friendly projects and increased the number of these in our loans portfolio.
- Some of our business development activities in key economic sectors are oriented towards renewable energy projects such as wind, solar and biomass power. These are among the Bank's priority sectors for the coming years.

Our ESMS framework was developed by the Techcombank Board to support high-level principles and requirements at all stages – from assessment, appraisal and approval to risk monitoring and control after disbursement. Day-to-day procedures, guidance and decisions on credit approvals are overseen by the CEO and Heads of Divisions.



ESMS framework at Techcombank (based on IFC standard)



1 General principles of assessment, rating and approval of Environmental and Social risks (E&S risk) (including transactions)

2 Requirements for E&S risk rating: rating criteria, requirements for assessments and rating (in the Report on Customer appraisal)

Requirements on E&S risk appraisal: including appraisal at Business Units and independent appraisal at Risk Management Division

3 Requirements for E&S risk approval: all documents with Group A rating (High risk with potential significant adverse environmental or social risks and/or impacts that are diverse, irreversible, or unprecedented) must be approved by the E&S risk experts at Risk Management Division

Requirements for post-disbursement controlling and monitoring and E&S risk reporting:

- 4**
- (i) Relevant units must submit reports to Head of Business Divisions, E&S risk experts and the E&S risk management officer of Risk Management Division for handling if they detect customers violating provisions of laws, commitments, regulations and conditions of Techcombank
 - (ii) The reports are prepared by the Appraisal Unit of Risk Management Division and E&S risk management officers

5 Roles and responsibilities of individuals and related departments: customer relationship officers; units and individuals with post-disbursement controlling functions; E&S risk experts; department/unit in charge of E&S risk under Risk Management Division

Guidance on E&S risk rating ranging from Group A, B and C:
Group A is classified as High E&S risk and will required proper assessment for E&S;

6 Group B is deemed as medium risk with potential limited adverse environmental or social risks and/or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through mitigation measures;

Group C has low E&S risk with minimal or no adverse environmental or social risks and/or impacts.



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ESG Framework at Techcombank (continued)

Sector and project classification for assessment and appraisal

We strictly comply with the IFC's exclusion list and with Vietnamese regulatory requirements. Sector and project classification guidelines, based on strict compliance requirements, are communicated to all credit officers.

According to four major factors of a project: industry, location, sensitivity and scale of environmental and social impacts, RM or investment officers classify the environmental and social risks of each transaction into one of three groups as follows:

Group A

The project could have huge adverse impacts on the environment. These impacts are often sensitive, multifaceted or unprecedented. A potential impact is 'sensitive' if it is unlikely to be avoided (e.g., resulting in major loss of natural habitat), affects vulnerable populations or people, ethnic minorities, is related to migration or involuntary resettlement, or has a significant impact on natural heritage. Thus, it is necessary to have a complete environmental impact assessment according to regulation of environmental and social risk management at Techcombank.

Typical projects of Group A

- Projects affecting ethnic minorities
- Projects related to resettlement of communities or households
- Projects that lead to migration
- Projects impacting cultural heritage (i.e. religious monuments, archeology)
- Projects that pose risks in health and work
- Impacts on the protection of natural habitats or areas of high biodiversity including wetlands, coral reefs or mangroves
- Construction of dams and water tanks
- Pesticides and herbicides: for the purpose of production or trading
- Major irrigation projects or other projects affecting water supply in an area
- Activities with hazardous waste
- Dangerous chemicals: production, storage and transportation of large volumes
- Oil and gas development and exploitation, including the construction of oil pipelines
- Large infrastructure projects including construction of wharfs, airports, roads and transit systems
- Forestry activities
- Metal smelting, refining and casting activities
- Mineral (surface mining or strip mining)
- Hydro power or thermal power plants

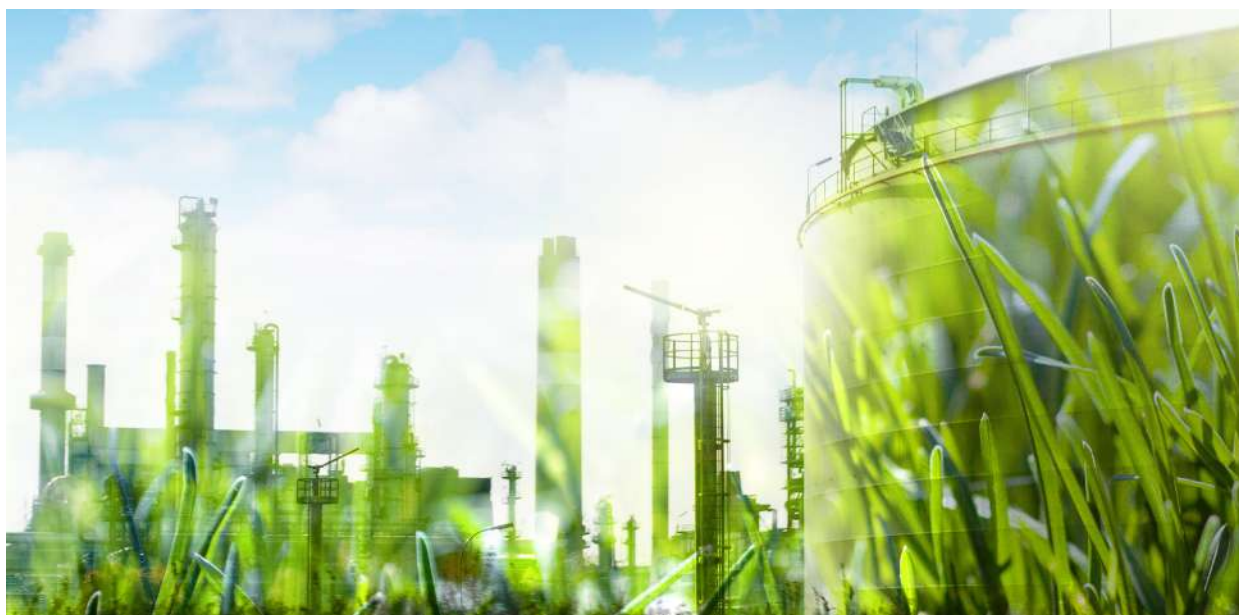




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ESG Framework at Techcombank (continued)

Sector and project classification for assessment and appraisal (continued)



Group B

The project may lead to certain environmental impacts but these impacts are limited to a certain extent and not large if they occur. In most of these cases, risk mitigation is the use of performance standards, guidelines or predefined criteria. Potential adverse environmental impacts on populations or significant environmental areas are lower than those of Category A projects. Although a full environmental impact assessment is not necessary, it is essential to focus on the expected impacts that may occur.

Typical projects of Group B

- Breweries
- Cement production
- Dairy production
- Food processing
- General manufacturing plants
- Hospitals
- Hotel construction or tourism development
- Mining (small scale)
- Metallic plating
- Existing factories modernisation
- Pulp and paper factory
- Textile factory



Group C

Projects in this category may have minimal or no adverse environmental impacts. No need for environmental impact assessment.

Typical projects of Group C

- Software development
- Consultancy firms
- Services industries
- Technical support
- Stock brokerage
- Retail banking

Techcombank's sales force and credit officers are expected to take a thoughtful, nuanced and flexible approach to ESG. They must review and measure all aspects of a project against the classification framework to derive the most accurate assessment. The re-classification is only allowed in case the project moves from the low-risk level to the riskier ones. For example, a hospitality project may seem straightforward (Level B) but if it involves erecting a hotel in a forested area, it could be a Level A high-risk project. Our framework can help Techcombank employees and our customers think and act responsibly and sustainably, rather than compromising environmental or social goals. We hope it plays a meaningful role in achieving our vision of Change banking, change lives.



ESG SUSTAINABILITY

COVID Support and other CSR

Since the beginning of the COVID-19 pandemic, we have been among the pioneers in supporting the Government, businesses and the community, especially in Ho Chi Minh city and surrounding areas. In the context of this unforeseen event, we committed to not only ensure the safety of, and support our 12,000+ employees, but also to take more efforts to help the country overcome the pandemic. Within two years, we restructured nearly VND 11.8 trillion in loans. By the end of 2021 the

balance reduced to VND 1.9 billion, equivalent to 0.5% of the outstanding loans. At Techcombank, we also assisted with interest rate reductions of VND 540 billion. To support communities, we contributed around VND 400 billion for activities including the COVID-19 Vaccine Fund, and funds for hospital construction, medical equipment and other direct help to patients and their families.



Our vision is to uplift everyone to reach their full potential.

Other activities supported by Techcombank

In 2021 we commenced a new strategic journey with aspirations for innovation. We keep striving to realise our vision of Change banking, change lives through our business and social programs. Our vision enables us to encourage each Vietnamese person to unlock their potential and Be Greater.

Techcombank takes corporate social responsibilities very seriously and, in 2021, we supported our community and our people through:

- Our annual marathon sponsorship to promote social and physical activity in the community
- Various direct and indirect programs to help our customers and the broader community to overcome the COVID-19 pandemic.



The 4th edition of Techcombank Ho Chi Minh City International Marathon

In April 2021, Vietnam's world-class running event – the Ho Chi Minh City International Marathon – took place for the fourth time. Techcombank sponsored and helped organise this event, which embodies our Be Greater ethos. Despite interruptions and postponements due to the pandemic, over 13,000 participants entered races of 5 to 42 kilometres, with the support and encouragement of local government, residents and organisers. Running can be enjoyed by many, regardless of age, gender, nationality or profession.

The marathon demonstrated how seriously we take our responsibility for community development – encouraging people to take-up sport, improve themselves and persistently pursue their aspirations. The motto 'Greater Me. Greater You. For Greater Vietnam.' has even more meaning given our donations to the Ho Chi Minh City 'For Greater Vietnam' fund and the participation in the race of nearly 2,000 Techcomers and bank managers, who ran alongside 11,000 city locals.

At the end of the event, our CEO, Jens Lottner, presented VND 2 billion as a charity to 'For Greater Vietnam' foundation.

In 2022, we will encourage the Be Greater lifestyle, expanding our sponsorship and bringing the International Marathon to Hanoi for the first time. Pioneering professional sporting events in Vietnam is part of the Bank's aim to help community members improve their physical fitness, foster self-development and create their own success.

April 2021

13,000+

Participants

5-42 km

➤ Donated

VND 2 BILLION
to 'For Greater Vietnam'
foundation



ESG SUSTAINABILITY

COVID Support and other CSR (continued)

COVID-19 support

Amid the challenges sparked by COVID-19, Techcombank made practical contributions to the community through a series of programs supporting prevention of the pandemic and improving public health.

Donated about

VND

400 BILLION

for medical equipment to
southern hospitals

Funded COVID-19 hospital
constructions in Hanoi and
the northern provinces

Funded the government's
'Fund for Vaccination and
Prevention of Coronavirus
Disease'

In 2021, we donated about VND 400 billion for over 1,000 pieces of medical equipment especially for hospital in the southern region which was hit the most during wave 4, and funded COVID-19 hospital constructions in Hanoi and the northern provinces. In addition, the Bank funded the government's 'Fund for Vaccination and Prevention of Coronavirus Disease' and supported disadvantaged households and labourers across 15 provinces and cities in Vietnam. Under the direction of the SBV and government agencies, Techcombank shouldered the burden with all Vietnamese people to overcome the tough COVID-19 period.

The Bank has also been enhancing solutions for customers impacted during and after the pandemic. Our ultimate aim is to ensure employee health and safety, thereby protecting customers and maintaining business continuity. Techcombank emphasised digital investment to provide, and constantly upgrade, electronic tools for more convenient, secure, and safe transactions. The Bank also diversified its offerings, adding daily cashless payments to limit the spread of COVID-19, pre-approved credit cards to support spending needs in an impacted economy, and products linking investment and health protection.

Support for community is part of our vision *Change banking, change lives*, but it also shows the pride and determination of all Techcomers to walk beside the country's people, the government and frontline forces in the fight against COVID-19.



The focus for CSR activities in 2022

We will continue to sponsor the Techcombank Ho Chi Minh City International Marathon, and create a Techcombank Hanoi Marathon, to encourage healthy lifestyles, self-development and a better Vietnam.

We will always answer the call from the Government of Vietnam to community support – helping people and the country to overcome the COVID-19 aftermaths and responding any other public health emergencies that may arise.

Finally, we will continue to uphold the human spirit by supporting Vietnamese people and communities through difficult circumstances and natural disasters, helping them recover and prosper.

Board of Directors



OUR LEADERSHIP TEAM



Our Supervisory Board



Our Executive Team



➤ OUR LEADERSHIP TEAM





ESG SUSTAINABILITY

Governance

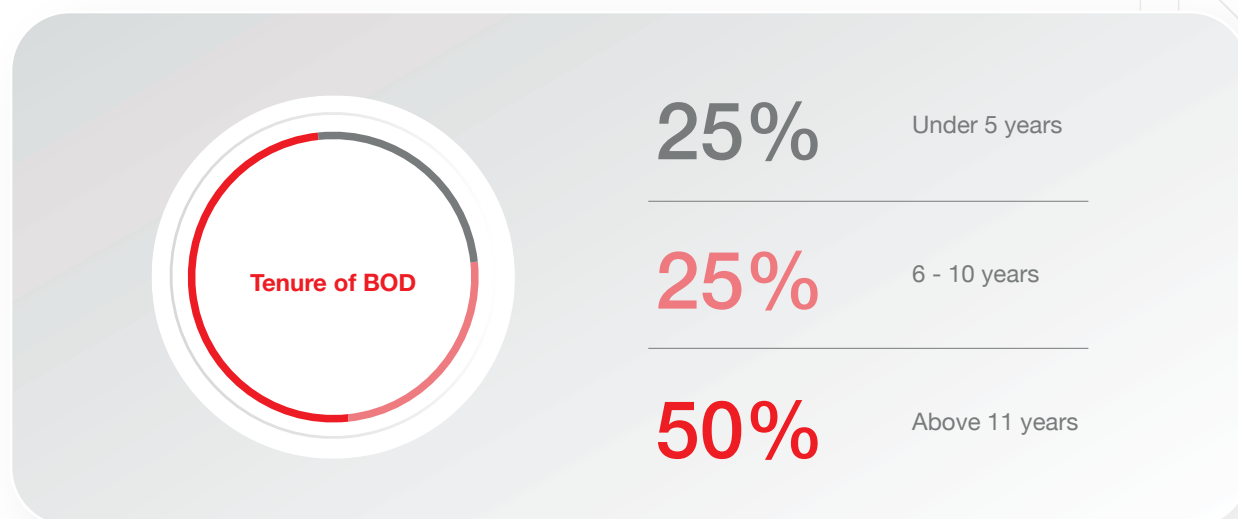
On Corporate Governance

Techcombank is gradually developing and adopting a transparent and effective Corporate Governance structure, ensuring the interests of our customers, employees, shareholders and investors; thereby guaranteeing the sustainable development and value of our organisation.

The Corporate Governance structure of Techcombank complies, in all material aspects, with the following corporate governance regulations and guidelines issued by Government agencies. Notable mentions are:

- **Decree No. 155/2020/ND-CP** on detailing and guiding the implementation of a number of articles of the Law on Securities;
- **Circular No. 13/2018/TT-NHNN** on internal control systems of commercial joint-stock banks, foreign bank branches, and other relevant regulations;
- **Vietnam Corporate Governance Code of Best Practices** issued in August 2019 by State Securities Commission and International Finance Corporation (IFC).

Board of Directors



1 Independent Director

8 Non-Executive Directors



Board of Directors



Mr Ho Hung Anh

Chairman

Age 52 | Board member since 03/2004

Mr Ho has been the Chairman of Techcombank's Board of Directors since May 2008. Prior to his election as Chairman, Mr Ho served as a member of Techcombank's Board of Directors from 2004. His professional career also includes several years of executive-level experience at large organisations, including Masan.

Mr Ho holds a degree in Electrical Engineering from the Kiev Polytechnic Institute in the Ukraine and a Masters Degree in Human Resource Management from Moscow Automobile and Road Construction State Technical University (MADI), Russia.



Mr Nguyen Dang Quang

First Vice Chairman

Age 59 | Board member since 01/2000

Mr Nguyen has served as First Vice Chairman of Techcombank's Board of Directors since April 2016. Previously, he was a member of Techcombank's Board of Directors from May 2014 to March 2016 and was First Vice Chairman of the Bank from May 2008 to April 2014. Before becoming a Director of Techcombank, Mr Nguyen had more than 20 years of executive experience, including key management positions at Techcombank since 1995 and membership on the Board of Directors of Masan.

Mr Nguyen holds a PhD from the National Academy of Sciences of Belarus and an MBA from the Plekhanov Russian University of Economics.



ESG SUSTAINABILITY

Governance (continued)

Board of Directors (continued)



Mr Nguyen Thieu Quang

Vice Chairman

Age 63 | Board member since 06/2000

Mr Nguyen has been a member of Techcombank's Board of Directors since 1999 and became Vice Chairman of Techcombank's Board of Directors in May 2008. Mr Nguyen has significant executive experience including various key positions at Masan, Vinaconex and Senco.

Mr Nguyen holds a degree in civil engineering from Donetsk Polytechnic Institute in Ukraine (now Donetsk National Technical University).



Mr Nguyen Canh Son

Vice Chairman

Age 55 | Board member since 05/2008

Mr Nguyen has served on the Board of Directors since May 2008 and has been the Vice Chairman of Techcombank's Board of Directors since April 2009. Mr Nguyen has more than 20 years of experience including the positions of Chairman at Eurowindow Holding and Board member at T&M Invest Vietnam.

Mr Nguyen holds a degree in civil engineering from the Moscow Institute of Civil Engineering in Russia (now Moscow State University of Civil Engineering).



Mr Do Tuan Anh

Vice Chairman

Age 49 | Board member since 12/2012

Mr Do has been Vice Chairman of the Board of Directors and Deputy CEO of Techcombank since June 2015 and served as a member of Techcombank's Board of Directors from December 2012. Prior to his appointment to the Board of Directors, Mr Do held various management positions at the State Bank of Vietnam and Techcombank, including Deputy Director General of International Cooperation Department and Director of the Banking Supervision Agency, Senior Assistant to the Board of Directors and Head of the Strategy and Corporate Development Division.

Mr Do holds a Master's degree in Wealth Management from Singapore Management University (Singapore).



Mr Lee Boon Huat

Non-Executive Director

Age 65 | Board member since 12/2012

Mr Lee has been a member of Techcombank's Board of Directors since May 2014. Prior to that, he was an Independent Director of the Board from December 2012 to April 2014. Before joining Techcombank, Mr Lee worked with several international organisations, including the Monetary Authority of Singapore, HSBC, Canadian Imperial Bank of Commerce, Chemical Bank and Standard Chartered Bank.

Mr Lee holds a Bachelor's degree in Business Accounting from the Western Australian Institute of Technology (now Curtin University).



ESG SUSTAINABILITY

Governance (continued)

Board of Directors (continued)



Mr Saurabh Narayan Agarwal

Non-Executive Director

Age 41 | Board member since 04/2019

Mr Agarwal was appointed to Techcombank's Board in April 2019. Prior to joining Techcombank, he worked for many years in finance and financial investment, holding executive positions such as Senior Analysis Expert, Director of McKinsey Company in New Delhi, India, and New Jersey in the US; and was Director of Warburg Pincus in New York, US and Singapore.

Mr Agarwal graduated from the Indian Institute of Technology Bombay with a Bachelor's degree in Technology and Electrical Engineering, and a Master's degree in Technology and Microelectronics, and holds a Master's degree in Business Administration from Harvard Business School in the US.



Mr Nguyen Nhan Nghia

Independent Director

Age 53 | Board member since 04/2019

Mr Nguyen was appointed Techcombank's Independent Director in April 2019. Prior to joining Techcombank, he held executive positions at financial institutions and banks, including Deputy Head of Department, Head of Rural Finance Project under the International Credit Project Management Unit at the State Bank of Vietnam, Deputy Head of BIDV's Business Center 3, Deputy CEO and CEO of BIDV-Vietnam Partners.

Mr Nguyen graduated from Water Resources University, majoring in Water Engineering, has a Finance and Economics Master's degree from the University of London, and was awarded a CFA (Chartered Financial Analyst) Certificate, through an international professional Financial Analysis Program offered by CFA Institute in the US.



Mr Ho Anh Ngoc

Vice Chairman

Age 40 | Board member since 04/2021

Mr Ho has been Vice Chairman of Techcombank's Board of Directors since April 2021. Prior to his appointment, Mr Ho had more than 14 years of experience in key management positions at Techcombank and its subsidiaries. He held executive positions at several large organisations, including One Mount Group JSC, One Mount Real Estate JSC, One Mount Distribution JSC and One Mount Consumer JSC.

Mr Ho graduated from Macquarie University, Sydney, Australia with a Bachelor's degree in Commerce and Accounting and a Master's degree in Economics. He is also a Member of CPA Australia.



ESG SUSTAINABILITY

Governance (continued)

Corporate Secretary



Mr Nguyen Tuan Minh

Head of BOD Office-cum-Corporate Secretary

Mr Nguyen joined Techcombank in May 2013 and has more than 8 years of executive experience, including many different management positions at Techcombank such as Head of Legal; Head of Compliance at Operational Risk and Legal Division; and Head of Legal Counsel in Corporate Affairs Division. Prior to that, he spent over 20 years in legal consulting – as a practising lawyer, an in-house general counsel and in a senior management position in a private law firm, in the Vietnam branch of an international law firm and in a commercial bank and securities company. Mr Nguyen has held his current position since November 2019.

Mr Nguyen holds a Bachelor's degree in International Relations from the Diplomatic Academy of Vietnam, and a Bachelor of Law from Hanoi Law University. He is a practising lawyer and member of the Hanoi Bar Association.





ESG SUSTAINABILITY

Governance (continued)

Positions in other companies held by members of the Board of Directors 2019-2024 term

Full Name	Position in TCB	Positions in other companies held by BOD members
Mr Ho Hung Anh	Chairman	None
Mr Nguyen Dang Quang	First Vice Chairman	<ul style="list-style-type: none"> • BOD Chairman, Masan Group • BOD Chairman-cum-CEO, Masan Corporation • BOD Chairman, Mobicast JSC • BOD Chairman, VCM Services And Trading Development JSC • BOD Chairman, Phuc Long Heritage Corporation
Mr Nguyen Thieu Quang	Vice Chairman	<ul style="list-style-type: none"> • BOD Member, Masan Consumer • BOD Chairman, Saigon Environmental Technology and Construction Corporation – Senco
Mr Nguyen Canh Son	Vice Chairman	<ul style="list-style-type: none"> • BOD Chairman-cum-CEO, Eurowindow Holding • BOD Member, T&M Van Phong Investment & Tourism JSC • BOD Chairman, Incentra JSC • BOD Chairman, Eurowindow JSC
Mr Do Tuan Anh	Vice Chairman	<ul style="list-style-type: none"> • BOD Chairman, INB Investment JSC • BOD Chairman, Dai Hung Tinh Investment JSC • CEO, KDI Holdings • BOD Vice Chairman-cum-CEO, Vega City JSC
Mr Lee Boon Huat	Non-Executive Director	<ul style="list-style-type: none"> • Independent Director, Alliance Bank BHD • BOD member, Techcom Securities (TCBS) • BOD member, Techcom Capital (TCC)
Mr Saurabh Narayan Agarwal	Non-Executive Director	<ul style="list-style-type: none"> • Independent Director, Online Mobile Services Joint Stock Company • Non-Executive Director, Converge Information and Communications Technology Solutions Inc • Non-Executive Director, Circles Asia Cayman Limited • Director, Converge ICT Singapore Pte. Ltd
Mr Nguyen Nhan Nghia	Independent Director	None
Mr Ho Anh Ngoc	Vice Chairman	<ul style="list-style-type: none"> • BOD Chairman, One Mount Group JSC • BOD Chairman, One Mount Real Estate JSC • BOD member, One Mount Distribution JSC • BOD member, One Mount Consumer JSC • BOD member, Viet Nam Cruise Co., Ltd.



Activities of Board of Directors in 2021

The Board of Directors oversees the operations of the CEO and the Bank's executives through the authorisation and delegation mechanism as well as TCB's internal regulations issued by the Board. Activities under the authority and decision-making power of the Shareholders' General Assembly and the BOD, shall be submitted to the BOD for approval. The BOD will make decisions promptly for the CEO and other Executives to implement.

In 2021, the Board of Directors held five Board meetings. Detailed content and Resolution issuance dates are listed here:

Meetings of the Board in 2021

BOD Members	Position	Day elected as member of the Board of Directors	No. of attended meetings	Attendance rate
Mr Ho Hung Anh	Chairman	13/04/2019	05	100%
Mr Nguyen Dang Quang	First Vice Chairman	13/04/2019	05	100%
Mr Nguyen Thieu Quang	Vice Chairman	13/04/2019	05	100%
Mr Nguyen Canh Son	Vice Chairman	13/04/2019	05	100%
Mr Do Tuan Anh	Vice Chairman	13/04/2019	05	100%
Mr Lee Boon Huat	Non-Executive Director	13/04/2019	05	100%
Mr Saurabh Narayan Agarwal	Non-Executive Director	13/04/2019	05	100%
Mr Nguyen Nhan Nghia	Independent Director	13/04/2019	05	100%
Mr Ho Anh Ngoc	Vice Chairman	24/04/2021	04	100%*

* Mr Ho Anh Ngoc attended 4 out of 4 meetings in 2021.



ESG SUSTAINABILITY

Governance (continued)

Activities of Board of Directors in 2021 (continued)

Resolutions of the Board in 2021

Resolution no.	Issuance date	Main content
0232/2021/ NQ-HĐQT	26/03/2021	<ul style="list-style-type: none"> Review and approve business results until February 2021 Review and approve 2021 business plan Review and approve Techcombank's strategy update report Review and approve Techcombank's Vision and Mission Review and approve the partial transfer of Techcombank Saigon Building at 23 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City Review and approve Supervisory Board's Q1 2021 Report Review and approve agenda and content of AGM 2021.
0298/2021/ NQ-HĐQT	24/04/2021	Approve the election of Mr Ho Anh Ngoc - Member of the Board of Directors to assume the position of Vice Chairman of the Board of Directors for the 2019-2024 term and the assignment of responsibilities to Mr Ho Anh Ngoc.
0578/2021/ NQ-HĐQT	25/06/2021	<ul style="list-style-type: none"> Review and approve business results report until May 2021 Review and approve Techcombank's strategy update report Review and approve Supervisory Board's Q2 2021 Report Review and approve the renaming of NORCO to the Nomination Committee; amendments to the Statute and Members of this Committee.
0939/2021/ NQ-HĐQT-TCB	24/09/2021	<ul style="list-style-type: none"> Review and approve business results report until August 2021 Review and approve Techcombank's strategy update report Review and approve Supervisory Board's Q3 2021 Report Review and approve the implementation of the DFS Project between Techcombank and 1MG.
1225/2021 NQ-HĐQT-TCB	10/12/2021	<ul style="list-style-type: none"> Review and approve 2021 business results of Techcombank Review and approve report on result of the Bank's strategy execution Review and approve in principle on the 2022 business plan. Assign CEO to review/adjust and report to BOD at the next meeting to submit to the AGM 2022 Review and approve Supervisory Board's Q4 2021 Report.



Activities of Independent Director

- 1 Executing the rights and obligations of independent BOD members in accordance with Techcombank's internal regulations and the assignment decisions of the BOD/Chairman of the BOD carefully and honestly, contributing to the success of Techcombank's 2021 business results.
 - 2 Fully attending the meetings of the BOD, Board Risk Committee (BRC), Nomination Committee (NORCO) and giving written opinions on the issues adopted and approved there.
 - 3 Implementing the resolutions and decisions of the AGM of Shareholders in 2021 and according to the decisions on assignment of tasks of the BOD.
 - 4 Reporting and disclosing information in accordance with the law when performing stock transactions (buying ESOP shares) for affiliated persons at Techcombank.
 - 5 Completing tasks and responsibilities in roles and positions as assigned by the BOD, effectively supporting the BOD in making timely decisions on governance processes.
 - 6 Evaluating the BOD's performance in 2021.
- In 2021, the BOD was active, promptly promulgating resolutions and decisions to effectively implement the resolutions of the General Meeting of Shareholders:**
- Working with members of the BOD in directing, supervising the CEO/Executive Committee to implement the 2021 business plan approved by the 2021 General Meeting of Shareholders
 - Performing the roles, functions and responsibilities of the independent members of the BOD, supervising the CEO to perform assigned tasks
 - Reviewing and approving the issuance of internal regulations related to Techcombank's organisation, governance and professional activities under the authority of the BOD
 - Supervising the CEO in organising and implementing control activities, operating and maintaining the information management system and information exchange mechanism, maintaining professional ethical standards, best practices and full compliance with prevailing regulations including supervision the handling of internal violations
 - Giving opinions on, and discussing the implementation of, Techcombank's annual strategy and development plan
 - Making decisions related to market development, marketing and technology solutions
 - Making decisions on risk management policy and monitoring the implementation of risk prevention measures in Techcombank
 - Performing other tasks assigned and directed by the SBV and the Chairman of the BOD.

List of Directors with Corporate Governance certificates

Members of Techcombank's Board of Directors have all participated in various programs on Corporate Governance topics.



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Governance (continued)

Activities of BOD's Committees in 2021

The Board of Directors established two committees in accordance with the law, including the Board Risk Committee and the Nomination Committee, with the function of advising the BOD on related issues. Activities of the Committees in 2021 are as follows:

Board Risk Committee (BRC)

Board Risk Committee is established by the BOD to execute several professional functions and tasks assigned by the BOD in relation to examination, supervision and risk management of the Bank. In 2021, BRC reviewed and approved, thereby advising the BOD to make decisions on, updating and completing the risk management policy, including periodically reviewing and promulgating amendments to the risk management policy; Risk Appetite in 2022 “to maintain a comprehensive risk management framework with the target of sustainable business development whilst maintaining market leading capital, liquidity and prudent leverage ratios...” (Excerpt from Techcombank's 2022 Risk Appetite Statement).

BRC has actively directed and supervised risk management throughout the Bank by monitoring implementation and compliance to the regulations of the law, the State Bank of Vietnam, Risk Management Policy, Risk Appetite and safety thresholds and limits in banking activities. Specifically:

- **Credit portfolio management and credit risk:**

- (i) In the context of the unpredictable of the COVID-19 epidemic, especially the new waves of epidemics and mutations, BRC has continuously requested relevant units to closely monitor the developments of the epidemic, assess the impact on the quality of Techcombank's credit portfolio and customer portfolio, and restructure loans in accordance with the State Bank's regulations. This provides meaningful information for making business decisions, accompanying, supporting and overcoming difficulties for customers affected by the pandemic and mitigating the impacts of COVID-19 on Techcombank;
- (ii) Directing the improvement of credit orientation in line with the Bank's business strategy, promoting investment in technology, digital transformation and developing automated processes on a prudent basic, observing effective risk management.

- **Operational risk management:** BRC is always focused on operational risk management, discussing it in regular meetings, directing and emphasising the ability to implement the risk management framework in practice, ensuring the initiative, speed and effective direction not only of units directly involved in risk management activities but also the orientation to it by all Techcombank staff. In addition, BRC directs the development and completion of the assessment of qualitative factors in operational risk management, especially risk management for non-financial loss issues (including reputational risk, etc.), training and communication on emerging trends/operations risks to keep abreast of market fluctuations and the actual situation at the Bank.



• **Liquidity and market risk management:**

- (i) BRC approved the periodic report on the liquidity stress test (stress test), requesting the units to review, evaluate and learn from the results of stress tests carried out to complete methods and scenarios to implement more effectively in the new period. At the same time, directing the continued improvement of the stress testing framework for the Bank, not only in compliance with the SBV's regulations and internal governance requirements, but also in line with international standards, ensuring Techcombank always proactively responds to potential situations and maintains business continuity;
- (ii) Directing the completion and development of the market risk management framework, ensuring overall management of potential market risks from activities/transactions arising on and off the Bank's balance sheet, in addition to the quick completion of related strategic projects/initiatives to continuously improve Techcombank's market and liquidity risk management.

- **Other material risk types:** BRC supervised the implementation through periodic monitoring of the risk appetite indicators, risk limits for material risks and thresholds and assurance limits in banking operations.

In addition, BRC has performed the role of monitoring and evaluating the progress of overcoming and dealing with shortcomings and limitations in risk management according to the records and recommendations of the State Bank Inspectorate, to improve compliance with the regulations of the law, the SBV and the effectiveness of risk management at Techcombank.

Chairman of BRC

Mr Ho Hung Anh – Board Chairman

Member of BRC

Mr Nguyen Dang Quang – Board First Vice Chairman

Mr Nguyen Thieu Quang – Board Vice Chairman

Mr Nguyen Canh Son – Board Vice Chairman

Mr Do Tuan Anh – Board Vice Chairman

Mr Lee Boon Huat – Board Non-Executive Director

Mr Saurabh Narayan Agarwal – Board Non-Executive Director

Mr Nguyen Nhan Nghia – Board Independent Director



ESG SUSTAINABILITY

Governance (continued)

Activities of BOD's Committees in 2021 (continued)

Nomination Committee (NORCO)

In order to attract, develop and retain talent, NORCO has proactively researched, advised and made proposals to the Board of Directors on the HR action plan for 2021-2022 that is consistent with the implementation roadmap of the Bank's 2021-2025 strategy, and towards the implementation of the **People Excellence Strategy**.

The HR action plan for 2021-2022

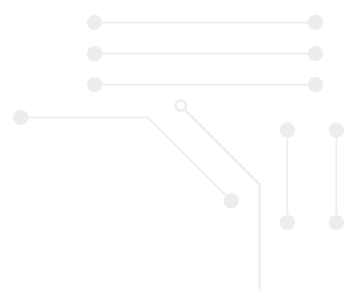
The HR action plan focuses on attracting, developing and retaining talent; with key actions including increasing recruitment of data, technology, and sales candidates; developing a learning path for each job role and focusing on implementing overall leadership development programs; redesigning talent segments and performance management processes; reviewing and renewing salary and benefits programs.

In addition, two strategic initiatives were also implemented, including HRS1 initiative – implementing a human resource management system to digitalise HR processes; and HRS2 – ensuring the Employee Value Proposition is developed for each segment in a way that achieves high efficiency in attracting, developing and retaining talent.

The salary and benefit policy for the sales force

In order to properly reward employees for their results, NORCO held one (1) meeting to advise on making the sales force's salary and benefit level market-competitive and to design it in accordance with the strategy and operating model of Techcombank.

With the goal of performance-based payment, employees will be motivated and continuously improve their capacity to achieve outstanding results for themselves and the Bank.

**Chairman of NORCO**

Mr Nguyen Nhan Nghia – Board Independent Director

Members of NORCO

Mr Ho Hung Anh – BOD Chairman

Mr Jens Lottner – CEO

Ms Nikki Dang My Quyen – Chief Human Resources Officer





ESG SUSTAINABILITY

Governance (continued)

Our Supervisory Board

3

Members

2

Full-time
members

1

Part-time
member



Mr Hoang Huy Trung

Head of Supervisory Board and Full-time Member

Mr Hoang has had many years of experience in the banking industry and has held various management positions at the State Bank of Vietnam and Techcombank. He has been Head of the Supervisory Board and a full-time member of the Techcombank Supervisory Board since December 2012.

Mr Hoang graduated with a Master's degree in Economics, specialising in banking, at the National Economics University and a Bachelor's degree in Economics, majoring in Banking and Finance, from the Academy of Finance.



Ms Bui Thi Hong Mai

Full-time Member

Ms Bui has many years of experience in accounting and finance. From April 2010 to April 2019, she was a member of the Techcombank Supervisory Board. She has been a full-time member of the Techcombank Supervisory Board since 13 April 2019.

Ms Bui holds a Bachelor's degree in Accounting and Finance.



Mr Mag Rec Soc Oec Romauch Hannes

Member

Mr Hannes has many years of experience in banking and finance, and has held many important management positions in financial institutions and large corporations. He has been a member of the Techcombank Supervisory Board since April 2012.

Mr Hannes holds a Master's degree in Business Administration, majoring in Finance, Banking and Marketing from Klagenfurt University, Republic of Austria.



ESG SUSTAINABILITY

Governance (continued)

Activities of Supervisory Board

Responsibilities and accountabilities of the Supervisory Board

- Monitor compliance with legal regulations and Techcombank's Charter in the governance and management activities of the Bank
- Perform the Internal Audit function, including reviewing the effectiveness of the internal control systems of the Bank and its subsidiaries
- Appraise the Bank's semi-annual and annual financial statements
- Perform inspection and monitoring (if any) at the request of the State Bank of Vietnam and/ or major shareholders/ group of major shareholders in accordance with the law and the Bank's Charter
- Perform other duties in accordance with the law and the Bank's Charter.

Principles of operations and coordination between the Supervisory Board and the Bank's Board of Directors and executive leaders

- The Supervisory Board operates on the principle of independence, and at the same time closely coordinates with the Bank's Board of Directors and executive leaders, in the governance and management activities of the Bank. It aims to prevent, detect and completely handle any shortcomings in banking operations; improving the capacity of the internal control system, perfecting regulations, processes, products and risk management in business activities and improving the governance and management capability of the system.
- The Board of Directors and executive leaders of the Bank recognise, proactively organise and give directions to overcome shortcomings according to the recommendations of the Supervisory Board and Internal Audit; and also create favourable conditions for the Supervisory Board to perform its duties.

In 2021, three members were voted to be on the Supervisory Board for the 2019–2024 term. Two are full-time and one part-time. Meeting attendance for the Supervisory Board members in 2021 was as follows:

Meetings of Supervisory Board in 2021

Full name	Position	Date become a member	No. of meetings attended	Attendance rate
Mr Hoang Huy Trung	Head of Supervisory Board -cum-Full-time Member	13/04/2019	4	100%
Ms Bui Thi Hong Mai	Full-time Member	13/04/2019	4	100%
Mr Mag Rer Soc Oec Romauch Hannes	Member	13/04/2019	3	75% (Member of Supervisory Board was on a business trip abroad)



Resolution of Supervisory Board meetings

Resolution no.	Issuance date	Main content
01/2021/ NQBKS	23/03/2021	<ul style="list-style-type: none"> Review and approve the report on the performance of Internal Audit in the first quarter of 2021, the prudential ratios in banking activities and the results of supervision of credit extension activities with customers, subject to the approval of the Board of Directors; overcoming any shortcomings according to the conclusions and recommendations of the Supervisory Board and Internal Audit. Review and approve the content of the Supervisory Board's report at the General Meeting of Shareholders and the report on the Supervisory Board's operations in the year.
02/2021/ NQBKS	22/06/2021	<ul style="list-style-type: none"> Review and approve the report on Internal Audit's performance in the second quarter of 2021, prudential ratios in banking activities, and the results of supervision of credit and non-credit granting activities with eligible customers of the Board of Directors. Assign the Internal Audit to continue to study and complete their draft regulations and operational processes. Assign/authorise the Head of the Supervisory Board to adjust the implementation time of the audits in the 2021 audit plan, in line with the developments of the COVID-19 epidemic.
03/2021/ NQBKS	21/09/2021	<ul style="list-style-type: none"> Review and approve the report on the performance of the Internal Audit in the third quarter of 2021, the adequacy ratios in banking activities, the results of supervision of credit and non-credit granting activities with eligible customers of the Board of Directors; recommendations of the Supervisory Board to the Board of Directors and CEO; overcoming any shortcomings according to the conclusions and recommendations of the Supervisory Board and Internal Audit. Adjustment of the Internal Audit plan for 2021: assign/authorise the Head of the Supervisory Board to adjust the 2021 audit plan to match the actual situation of COVID-19 control and its requirements arising from now until the end of 2021.
04/2021/ NQBKS	07/12/2021	<ul style="list-style-type: none"> Review and approve the report on the performance of Internal Audit in the fourth quarter of 2021, the adequacy ratios in banking activities, the results of monitoring credit and non-credit activities with eligible customers of the Board of Directors; recommendations of the Supervisory Board to the Board of Directors and CEO; overcoming any shortcomings according to the conclusions and recommendations of the Supervisory Board and Internal Audit. Review and approve the results of the evaluation of the performance of the Internal Audit in 2021 and the Internal Audit plan in 2022. The Supervisory Board assigns/authorises the Head of the Supervisory Board to review, decide on the content and approve the issuance, sending a report to the SBV according to the law. Approve the assignment/authorisation to the Head of the Supervisory Board or the Supervisory Board member assigned and appointed by the Head of the Supervisory Board. The Supervisory Board's representative directs the Internal Audit to review contracts/transactions and decide on issues related to the review of contracts/transactions under the authority of the Board of Directors and/or the General Meeting of Shareholders.



ESG SUSTAINABILITY

Governance (continued)

Our Executive Team

Techcombank brings together an Executive team with outstanding competency and extensive experience to lead the execution of the Bank's strategic objectives in transformation 2021-2025.



Dr Jens Lottner

Chief Executive Officer

Dr Lottner was appointed Chief Executive Officer of Techcombank on August 18, 2020. Before joining Techcombank, Dr Lottner was Senior Executive Vice President at Siam Commercial Bank for 5 years. During his tenure, he held roles as Chief Strategy Officer, Chief Transformation Officer and Chief Data Officer, designing and orchestrating the bank's digital transformation program towards more customer-centricity. His last role at Siam Commercial Bank was Chief Financial Officer.

Dr Lottner began his career with McKinsey & Company in 1992 in Germany, where he was elected Partner in 2000. He moved to Malaysia in 2001 and to Singapore in 2005, where he was a Senior Partner leading McKinsey's financial services practice in ASEAN until 2012. He simultaneously led its Asia Pacific Risk Management Practice and was a member of the Asia Pacific Management Committee. From 2012 to 2015, Dr Lottner was Senior Partner and Managing Director of the Boston Consulting Group in Singapore, heading its financial services practice across ASEAN.

Dr Lottner holds a Doctorate in Economics from the Dresden University of Technology, Germany, and attained a Diploma in Economics from the University of Bonn, Germany.


Mr Phung Quang Hung

Standing Deputy CEO-cum-Chief Business Banking Officer (from 11 January 2022)

Mr Phung has many years of management experience and has worked at international banks. Previous positions include Head of IT and Operations at ABN AMRO Vietnam and Business Partner at the National Australia Bank, London. Mr Phung Quang Hung joined Techcombank in September 2010 as Head of the Operations and Technology Division before being appointed Head of the Customer Service and Financial Advisory Division (CSA), Managing Director and then Standing Deputy CEO.

Mr Phung has a Master's degree in international business from Washington State University (USA) and a Bachelor's degree in Information Technology from the Hanoi University of Science and Technology (Vietnam).


Mr Siva R. Krishnan

Deputy CEO-cum-Chief Risk Officer

Mr Krishnan has over 25 years of working experience covering global and regional banks and payments technology companies. He brings balanced cross functional experience encompassing business strategy, transformation, risk management, data science, and product development. Prior to joining Techcombank, he was the Executive Vice President (Retail and Business Banking Risk Management) and Bank Head of Credit Risk Analytics at Siam Commercial Bank (SCB), Thailand. Prior to SCB, Mr Krishnan was the Deputy Chief Executive and Executive Vice President (Retail and SME Risk Management and Business Infrastructure) of Scotia Bank. He was instrumental in the acquisition and integration of its affiliate Banks viz. Thanachart Bank, Siam City Bank Thailand. Mr Krishnan was appointed Deputy CEO on 10 January 2021.

Mr Krishnan holds a Master's degree in Commerce from University of Madras, India; a Graduate membership of the Institute of Cost and Management Accountants, India; an Associate membership of the Indian Institute of Bankers; and a Diploma in Finance from Chartered Financial Analysts of India.



ESG SUSTAINABILITY

Governance (continued)

Our Executive Team (continued)



Mr Phan Thanh Son

Deputy CEO

Chief Global Transaction Services Officer

Mr Phan was appointed Deputy CEO and Head of Global Transaction Banking Division in August 2019. Prior to this, he was a Transformation Director of Transaction Banking and Head of the Treasury and Financial Markets Division from January 2011. He has more than 20 years of experience in local financial markets and played an important role in developing local fixed income markets. He was the Deputy Chief Executive Officer at TienPhong Bank. He has held various positions in the Global Markets Divisions at Standard Chartered Bank (Vietnam), Citibank (Vietnam), and Citigroup Global Markets Ltd. (Hong Kong).

He holds a Master's degree in Economics from the National Economics University, Hanoi (Vietnam).



Mr Pham Quang Thang

Deputy CEO

Chief Corporate Affairs Officer

Mr Pham has more than 20 years of experience in banking, including several senior positions in Techcombank such as Chief Accountant, Head of Treasury and Transactions Management Center, Head of the Commercial Banking Division, Head of the Credit Approval Division and Head of Compliance and Legal Division. Currently, Mr Pham holds a position as Deputy CEO and Head of Corporate Affairs Division (from 2 April 2020).

He holds a Master's degree in International Accounting from Swinburne University of Technology (Australia).

**Ms Phan Thi Thanh Binh****Chief Wholesale Banking Officer**

Ms Phan was appointed Head of Wholesale Banking from April 2018. Prior to this, she joined Techcombank as Transformation Director of Wholesale Banking in July 2017. She has more than 20 years of experience with ANZ in various positions including Head of Markets Vietnam, acting CEO of ANZ (Vietnam), Member of the Board of Directors at ANZ (Vietnam, Cambodia, and Laos) and Chairwoman of ANZ (Laos).

She holds a Master's degree from University Libre de Bruxelles (Belgium).

**Mr Darren Buckley****Chief Retail Banking Group Officer****(from 08 August 2021)**

Mr Buckley has almost 35 years of experience in global financial services - 29 years with Citi where he worked in senior leadership positions in New York, Singapore, Tokyo, Bangkok and Shanghai. Prior to joining Techcombank, Mr Buckley was the Country Business Manager for Citi China from 2017 till August 2021. He has transformed Citi China's Retail business through a digitally enabled client-centric business model to be the fastest growing Wealth Management, Cards and Lending business in Citi's global network, aided by landmark partnerships signed with Ant Financial, the three major Telcos and the NBA China.

Mr Buckley, a Business Finance and Economics graduate from the United Kingdom, is also an honorary Professor of two Chinese universities, the former Vice Chairman of the Thai Board of Trade, Chairman of the Association of International Banks Thailand, President of Amcham Thailand, Director of the Japanese International Bankers Association and Director of the Nippon Keizaidantai Rengoukai.



ESG SUSTAINABILITY

Governance (continued)

Our Executive Team (continued)



Mr Vishal Shah

Chief Business Banking Officer

(until 10 January 2022)

Mr Shah was appointed Head of Business Banking in March 2018. He has more than 20 years of experience in leading companies with strong expertise in commercial banking, retail banking and financial advisory services. He has held key leadership positions at Standard Chartered Bank in Singapore, India, and the UAE. He has also held advisory roles at Ernst & Young and KPMG.

Mr Shah is a Qualified Chartered Accountant (ACA) and Cost and Works Accountancy (Grad CWA). He holds a Bachelor's degree in Commerce from HR College of Commerce and Economics, Mumbai University (India).



Mr Nguyen Xuan Minh

Head of Investment Banking Division

Mr Nguyen was appointed Head of Investment Banking Division – Chairman of the Board of Directors of Techcom Securities Company Limited in October 2013. He has more than 20 years of experience in fund management and investment banking, including in previous positions such as CEO of Vietnam Asset Management Ltd. (VAM) and Senior Vice President of Franklin Templeton Investments under Mark Mobius in Singapore.

He holds a Master's degree in Applied Finance and Investment from Securities Institute of Australia (FINSIA), and an M.S. in Science, Oil and Gas – Mechanical Engineering from Gubkin Russian State University of Oil and Gas (Russia). He is a CFA Charterholder.



Mr Trinh Bang

Chief Financial Officer (until 10 January 2022)

Chief Strategy Officer (until 10 January 2022)

Mr Trinh was appointed Chief Financial Officer in January 2018 and double hatted Chief Strategy Officer from 02/2021. He has more than 23 years of global banking and finance experience – including 18 years with Morgan Stanley in New York, Singapore, and most recently as Senior Advisor and Managing Director/Country Head for Vietnam and the Philippines.

He holds a Bachelor's degree in Systems Engineering from the University of Virginia (USA).



Ms Nikki Dang My Quyen

Chief Human Resources Officer

Ms Dang is a senior professional with 29 years of international experience in the field of banking and finance, real estate and human resources management. She has held many senior positions including Operations Manager at Bank of America; Director of Human Resources at National Credit Exchange; Resolution & Receivership Specialist at Federal Deposit Insurance Corporation (FDIC); and Senior Vice President-cum-Director of Human Resources at Bank of California. Most recently, Nikki was an EVP-cum-Chief HR Officer at Hanmi Bank, US.

Ms Dang graduated with a Bachelor of Business Administration from California State University, Fullerton, USA.



ESG SUSTAINABILITY

Governance (continued)

Our Executive Team (continued)



Ms Thai Minh Diem Tu

Chief Marketing Officer

Ms Thai has more than 20 years of experience in consumer marketing and general business management across various disciplines and leading multinational FMCG companies in Vietnam. Before joining Techcombank, she had 10 years with FrieslandCampina, where she became Vietnam Director, Specialised Nutrition and Global Specialised Nutrition Business Group Management team. Before this, Ms Thai was with Unilever for eight years. Her last assignment was Business Unit Director for Unilever Vietnam across categories.

Ms Thai has an MBA from the University of California Irvine (UCI), and a Business Management graduate degree in HCMC from the University of Foreign Languages and Information Technology.



Mr Chu Hong Ngoc

Chief Operations Officer

Mr Chu has had many years of experience in the banking industry and in project management. He has lead, managed and ensured that the Bank has appropriate operational control, administrative procedures and reporting to effectively develop the organisation and ensure service quality and operational efficiency. He has held many positions such as Technical Supervisor Engineer at Oconnor's Singapore Representative Office, Project Director-cum-Technical Director at Millicom Company, and Project Manager at VP Bank, Board of Directors Office. Prior to joining Techcombank, he was COO at VP Bank.

Mr Chu graduated with a Bachelor of Telecommunication Engineering (Hons) distinction from University of South Australia.

**Mr Nguyen Anh Tuan****Chief Information Officer**

Mr Nguyen has over 24 years of experience in Technology and Management. He held senior management positions at Citibank N.A. Prior to Citibank N.A, he was the Chief Information Officer of the Claims Division at Travelers Insurance, and Chief Technology Officer at Finastra, Las Vegas Sands, Wolters Kluwer, and General Electric.

Mr Nguyen holds Master's degrees in Business Administration and Computer Science, as well as a Bachelor of Science in Computer Science, all from Virginia Commonwealth University. He has furthered his study with an Advanced Master's Certificate at the George Washington University, USA. He is also a Certified Project Management Professional (PMP) from PMI.

**Mr Santhosh Mahendiran****Chief Data and Analytics Officer**

Mr Mahendiran joins Techcombank with leadership experience in the areas of data technology, governance, analytics and monetisation. Before joining Techcombank, Mr Santhosh was with Standard Chartered Bank, Singapore, as Managing Director and Global Head, Digital Foundation Technology. Previously, he held various senior leadership roles at Citibank, Singapore. He was the Vice Chairman responsible for the development team that pioneered the world's first touch screen, paperless on-boarding systems at Citibank, Japan.

Mr Mahendiran holds double Master's degrees in Computer Applications from Madurai Kamaraj University, India, and in Software Engineering from the National University of Singapore.



ESG SUSTAINABILITY

Governance (continued)

Our Executive Team (continued)



Mr Alexandre Macaire

Chief Financial Officer (from 11/01/2022)

Mr Macaire joins Techcombank from HSBC, where he worked for 15 years in senior leadership roles across Investment Banking, Capital Management and Finance. Most recently, he was Chief Financial Officer for Wealth and Personal Banking Asia Pacific, which is one of HSBC's top-priority business divisions. In this role, he helped scale up manufacturing and distribution capabilities across the region and expand into new products and channels, contributing to HSBC's #1 Wealth Manager ambition in Asia Pacific.

Mr Macaire holds a degree in Actuarial Finance from France's National School of Statistics and Economic Administration. He also gained degrees in Mathematics, Physics and Political Affairs from Ecole Polytechnique and Institute of Political Studies.

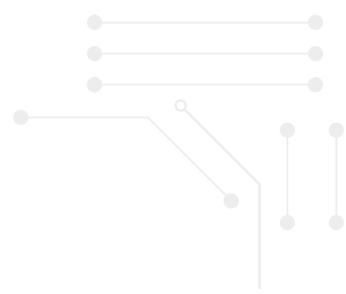


Mr Kyle Timothy Justin

Chief Transformation Officer

Mr Justin is a senior transformation leader with 18 years of transformation leadership experience at leading financial services organisations, focused on the Asian market. Prior to joining Techcombank, he was the Regional Director – Customer Journey and Operations at Prudential Corporation Asia. Prior to Prudential Corporation Asia, Mr Justin held several senior positions including Executive Director, Head Operational Excellence and Business Analytics Decision Support at DBS Bank, as well as Director, Reengineering, Group Consumer Banking at Standard Chartered Bank.

Mr Justin holds a Master's degree of Science, Lean Operations, with Distinction from Cardiff University Business School, UK. He has completed courses in Artificial Intelligence, Digital Transformation and Innovation from prestigious institutions such as MIT Sloan and INSEAD.

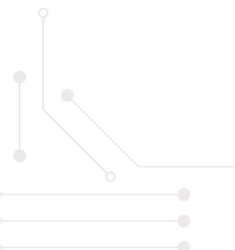


Mr Pranav Seth

Chief Digital Officer

Mr Seth was appointed to the position of Chief Digital Officer on 13 January 2021. He has over 18 years of experience as a transformational leader and corporate entrepreneur with a proven track record of building businesses and championing and executing large scale business and organisational transformations. Recently, Mr Seth worked for OCBC Bank, Singapore as Senior Vice President and Head of Digital and Innovation. In this role, he was responsible for OCBC's challenger bank, 'FRANK by OCBC', led OCBC group's innovation arm, 'The Open Vault' driving fintech and ecosystem partnerships and led the Digital Business and Transformation units for OCBC's consumer bank. He had a critical role in the consumer bank's leadership team and was an anchor member of the OCBC group's Digital Transformation Council. Prior to OCBC Bank, he was an Engagement Manager at McKinsey and Company where he helped banks and financial services firms build strategies and large scale transformation.

Mr Seth holds a Master of Business Administration from UCLA Anderson School of Management (Los Angeles), an engineering degree from Delhi University and has completed an Executive Program in Strategy and Organisation from Stanford University Graduate School of Business (US).



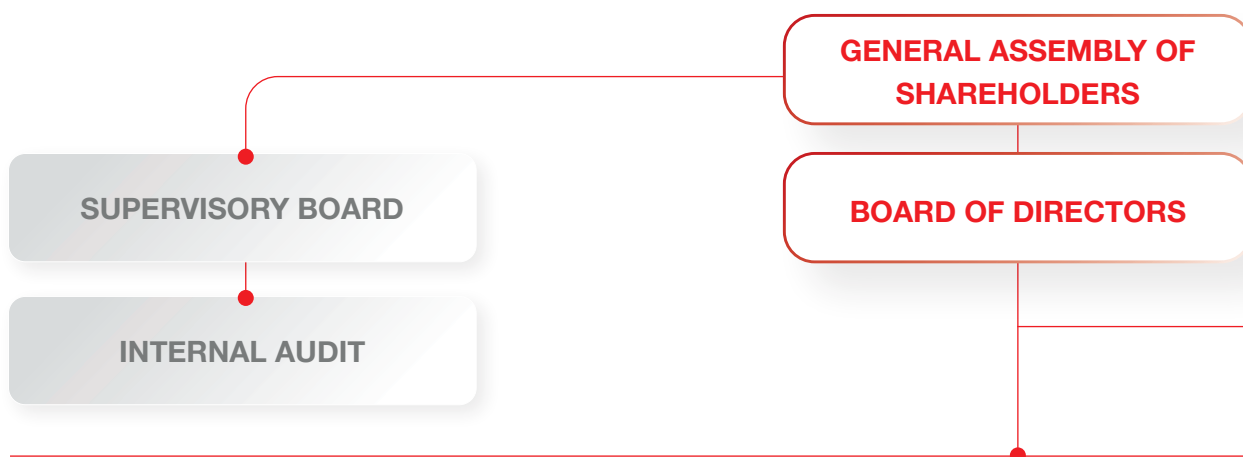


ESG SUSTAINABILITY

Governance (continued)

Corporate Governance Model

Techcombank's 2023 targeted Corporate Governance Model



The Board Risk Committee has the following functions:

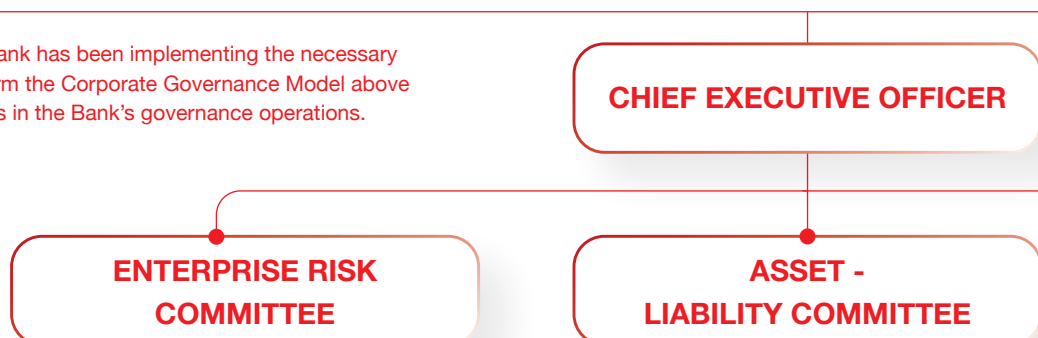
- Propose to and advise the BOD on developing and organising risk management policy; monitor bank-wide risk management through risk management policy, risk appetite and regulations on risk management in TCB's operations
- Analyse, assess and report to the BOD on (i) risk level, risk management efficiency, warnings on threats, inherent risks in the Bank's operation, proposing risk prevention and mitigation in the short term and long term; and (ii) relevance and efficiency of risk policies and regulations in the Bank, proposing changes in current policies, processes, or operational strategy
- Advise the BOD on investment approvals, related party transactions, governance policy and risk remediation within the Committee's responsibilities and duties.

The Board Risk Settlement Committee function is to assist the BOD in matters related to debt classification, provisioning, use of provisions to handle credit risks, and debt settlement.



The Board Nomination Committee has the following functions:

- Advise the BOD on (i) the composition and size of the Board and ensure executive positions align with the operating model and strategy of Techcombank; (ii) nomination matters during the process of election, appointment, and dismissal of the BOD and the Supervisory Board and for executive positions, in accordance with local regulations and Techcombank's Charter; (iii) local regulations related to HR matters which are under the authority of the BOD; and (iv) standards and qualifications for positions under the authority of the BOD
- Advise the BOD on HR related matters arising during the process of recruitment, rotation, election, appointment, dismissal, labor discipline, and suspension of positions under the authority of the BOD according to TCB's Charter.

Recently Techcombank has been implementing the necessary initiatives to transform the Corporate Governance Model above into practical actions in the Bank's governance operations.



The Board of Directors of Techcombank has approved the Bank's targeted governance model, detailing the implementation schedule until 2023. In 2021, specific activities we continually undertaken by the Bank to transition from the current model to the target model.

-  Committee under BOD in compliance with regulatory requirements
-  Committee under BOD

BOD OFFICE
(CORPORATE SECRETARY)

BOARD AUDIT COMMITTEE

The Board Audit Committee advises the BOD and provides guidance and oversight of the Executive team on matters related to forming and monitoring financial statements, internal control systems, and independent accounting and audit policies.

BOARD REMUNERATION COMMITTEE

The Board Remuneration Committee must:

- Advise the BOD on matters related to remuneration policy for BOD members, the CEO and other senior management positions.
- Evaluate the efficiency of the remuneration system, compensation and other reward programs for Techcombank employees.

BOARD STRATEGY COMMITTEE

The Board Strategy Committee has the following functions:

- Advise the BOD on building, and overseeing the implementation of Techcombank's strategic and development direction, as well as matters related to the Transformation Program of Techcombank
- Advise the BOD on approving business goals, the annual budget and major investment activities of Techcombank.

CAPITAL MANAGEMENT COMMITTEE

OTHER COMMITTEES UNDER CEO



ESG SUSTAINABILITY

Governance (continued)

Corporate Governance Model (continued)

Transactions, remuneration and benefits of the Board of Directors, the Supervisory Board and the Executives

Information on internal shareholders' ownership of Techcombank shares as at 31 December 2021

No.	Name	Position	Number of Techcombank shares	% shareholding
Board of Directors				
1	Mr Ho Hung Anh	Chairman	39,309,579	1.1196%
2	Mr Nguyen Dang Quang	First Vice Chairman	9,403,176	0.2678%
3	Mr Nguyen Thieu Quang	Vice Chairman	30,256,431	0.8618%
4	Mr Nguyen Canh Son	Vice Chairman	17,954,979	0.5114%
5	Mr Do Tuan Anh	Vice Chairman	1,487,542	0.0424%
6	Mr Ho Anh Ngoc	Vice Chairman	0	0.0000%
7	Mr Lee Boon Huat	Non-Executive Director	0	0.0000%
8	Mr Saurabh Narayan Agarwal	Non-Executive Director	0	0.0000%
9	Mr Nguyen Nhan Nghia	Independent Director	259,963	0.0074%
Supervisory Board				
1	Mr Hoang Huy Trung	Head of Supervisory Board -cum-Full-time Member	57,504	0.0016%
2	Ms Bui Thi Hong Mai	Full-time Member	48	0.0000%
3	Mr Mag Rer Soc Oec Romauch Hannes	Member	0	0.0000%
Executives¹				
1	Mr Jens Lottner	CEO	439,000	0.0125%
2	Mr Phung Quang Hung	Standing Deputy CEO	1,427,867	0.0407%
3	Mr Pham Quang Thang	Deputy CEO	1,284,572	0.0366%
4	Mr Phan Thanh Son	Deputy CEO	2,349,240	0.0669%
5	Mr Kalyanaraman Sivaramakrishnan	Deputy CEO	0	0.0000%
6	Mr Nguyen Tuan Minh	Corporate Secretary	139,228	0.0040%
7	Mr Trinh Bang	Group CFO	6,000,000	0.1709%
8	Ms Thai Ha Linh	Person Authorised to Disclose Information	1,007,104	0.0287%
9	Ms Bui Thi Khanh Van	Chief Accountant	28,245	0.0008%

1. List of Executive personnel as per definition of the Law on Credit Institutions 2010 and Amendments on 2017



Share transactions by internal shareholders and affiliated persons

In 2021, the number of transactions and volume of Techcombank shares traded by internal shareholders were as follows:

	Number of Transaction	Transaction Volume (number of share)
Buy	7	1,144,944
Sell	2	185,704
Total	9	1,330,648

In 2021, the number of transactions and volume of Techcombank shares traded by internal shareholders' affiliated parties were as follows:

	Number of Transaction	Transaction Volume (number of share)
Buy	5	23,006,315
Sell	5	317,500
Total	10	23,323,815

Detailed information on the transactions by Internal shareholders and their affiliated parties are published on Techcombank's website: www.techcombank.com.vn/investors/financial-information

Remuneration and other benefits and expenses for each member of the Board of Directors, the Supervisory Board and CEO

- Remuneration and other benefits and expenses for each member of the Board of Directors
- Remuneration and other benefits and expenses for each member of the Supervisory Board
- Remuneration and other benefits and expenses for the CEO

No.	Name	Position	Salary/Rewards/Remuneration and other benefits
1	Mr Ho Hung Anh	Chairman	Refer to the 2021 Consolidated Financial Statement – Footnote No. 38 on “Transactions with related parties”
2	Mr Nguyen Dang Quang	First Vice Chairman	
3	Mr Nguyen Thieu Quang	Vice Chairman	
4	Mr Nguyen Canh Son	Vice Chairman	
5	Mr Do Tuan Anh	Vice Chairman	
6	Mr Ho Anh Ngoc	Vice Chairman	
7	Mr Lee Boon Huat	Non-Executive Director	
8	Mr Saurabh Narayan Agarwal	Non-Executive Director	
9	Mr Nguyen Nhan Nghia	Independent Director	



ESG SUSTAINABILITY

Governance (continued)

Corporate Governance Model (continued)

Salary, rewards, remuneration and other benefits and expenses for each member of the Supervisory Board in office 2019-2024

No.	Name	Position	Salary/Rewards/Remuneration and other benefits
1	Mr Hoang Huy Trung	Head of Supervisory Board -cum-Full-time Member	Refer to the 2021 Consolidated Financial Statement – Footnote No. 38 on “Transactions with related parties”
2	Ms Bui Thi Hong Mai	Full-time Member	
3	Mr Mag Rer Soc Oec Romauch Hannes	Member	

Salary, rewards, remuneration and other benefits and expenses for the CEO

No.	Name	Position	Salary/Rewards/Remuneration and other benefits
1	Mr Jens Lottner	CEO	Refer to the 2021 Consolidated Financial Statement – Footnote No. 38 on “Transactions with related parties”

Contracts or transactions with internal shareholders

Refer to the 2021 Consolidated Financial Statement – Footnote No. 38 on “Transactions with related parties”