

**INFORMATION DISCLOSURE OF PERIODIC FINANCIAL  
STATEMENTS**

To: Hanoi Stock Exchange

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding on disclosure of information on security market, Saigon Bank For Industry And Trade (SAIGONBANK) has disclosed the interim financial statements of the fourth quarter of 2025 to Hanoi Stock Exchange as follows:

1. Name of company: Saigon Bank For Industry And Trade
  - Stock code: SGB
  - Address: 2C Pho Duc Chinh Street, Ben Thanh Ward, Hochiminh City.
  - Tel: 028.39143.183      Fax: 028.39143.193
  - Email: [web\\_admin@saigonbank.com.vn](mailto:web_admin@saigonbank.com.vn) Website: [www.saigonbank.com.vn](http://www.saigonbank.com.vn)

2. Disclosed Information:

- Interim financial statements of Q4 2025

☐ Separate financial statements (Listed company that has no affiliate/subsidiary and its superior accounting unit has belonging units);

☒ Consolidated financial statements (Listed company that has affiliates/subsidiaries);

☐ Comprehensive financial statements (Listed company that has dependent accounting unit organizing a separate accounting system);

- Cases that require reason explanation:

+ Auditing organization gives an opinion that is not full acceptance on the financial statements (for the 2025 audited financial statements):

☐ Yes

☐ No

Explanatory document in case the Yes box is ticked:

☐ Yes

☐ No

+ After-tax profit of the reporting period figures between before and after audit has a difference of 5% or above, or changed from negative to positive result or vice versa (for the 2025 audited financial statements):

☐ Yes

☐ No

Explanatory document in case the Yes box is ticked:

☐ Yes

☐ No

+ After-tax profit shown in the income statement of the reporting period increases/decreases by 10% or above compared to that of the same reporting period in the previous year:

☐ Yes

☒ No

Explanatory document in case the Yes box is ticked:

☐ Yes

☒ No

+ After-tax profit of the reporting period is negative; positive profit of the same period in the previous year was carried forward into negative figures of the same period this year or vice versa:

☒ Yes

☐ No

Explanatory document in case the Yes box is ticked:

☒ Yes

☐ No

This information has been published on SAIGONBANK's website on 26/01/2026 at this link <https://www.saigonbank.com.vn/vi/quan-he-co-dong/Bao-cai-hoat-dong> *Kul*

*Luan*  
**Attached documents:**

- Separate and consolidated financial statements in quarter IV 2025;
- Explanatory document on loss after tax for the reporting period.

**Recipients:**

- As stated, above;
- Board of Directors office, (for filing).

*nph*  
**LEGAL REPRESENTATIVE**  
**SAIGON BANK FOR INDUSTRY AND TRADE**



**VU QUANG LAM**  
**CHAIRMAN**