

**RESOLUTION  
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS  
OF SAIGON BANK FOR INDUSTRY AND TRADE**

Pursuant to:

- Law on Credit Institutions (amended, supplemented);
- Law on Enterprises (amended, supplemented);
- Charter of Saigon Bank for Industry and Trade (SAIGONBANK);
- Meeting Minutes of the 2026 Annual General Meeting of Shareholders (AGM) of SAIGONBANK dated 22/04/2026.

**RESOLVED**

**Article 1.** That the 2025 Business performance report; 2026 Business plan; 2025 Activities and 2026 Orientation report of the Board of Directors (BOD); 2025 Activities report of the BOD Committees; Salaries and remuneration fund for the members of the Board of Directors (BOD) and Board of Supervisors (BOS) are approved as follows:

**1. 2025 business performance:**

- Total assets: VND 35.377,03 billion, increased by 6,36% compared to the beginning of the year, reached 101,37% against the 2025 planned target;
- Mobilized funds: VND 30.508,52 billion, increased by 6,52% compared to the beginning of the year, reached 101,36% against the 2025 planned target;
- Total credit exposure: VND 22.322,76 billion, decreased by 0,76% compared to the beginning of the year, reached 90,38% of the 2025 planned target.
- Non-performing loan ratio (Debt group 3-5): 2,27 % as at 31/12/2025.
- Total profit before tax: VND 150,67 billion, reached 50,22% of the planned 2025 target.

**2. Resolving certain matters within the authority of the General Meeting of Shareholders (GMS) between the 2025 – 2026 AGM:**

- Selecting AFC Vietnam Auditing Company Limited to perform the audit of the 2026 financial statements for SAIGONBANK.
- Appropriation to remaining funds: Appropriation to bonus and welfare fund for employees; Appropriation to bonus fund for the managers of the year 2024.
- Issuing the Tentative Remediation Plan in case of early intervention in accordance with Article 143 of the Law on Credit Institutions and reporting to the Government and the State Bank of Vietnam (SBV) as per regulations.
- Establishing the Compliance Department.





### **3. 2026 overall orientation:**

Implementing the 2026 business plan in accordance with the directions, objectives of the monetary, credit, banking operation policies set forth by the (SBV); Consolidating and enhancing the governance and risk management system in alignment with the Basel III standards; Fostering digital transformation according to an appropriate roadmap; Enhancing brand value; Ensuring SAIGONBANK's compliance with the laws and SBV's regulations, while maintaining a safe and sound operation.

### **4. 2026 targets of the Bank:**

- Total assets: VND 36.000 billion, increased by 2% compared to 2025.
- Mobilized funds: VND 31.000 billion, increased by 2% compared to 2025.
- Total credit exposure: increased by 8,84% compared to 2025, ensuring full compliance with targets and specific requirements set by the State Bank of Vietnam.
- Non-performing loan ratio (Debt group 3-5): ensuring compliance with SBV's regulation.
- International settlement: USD 300 million.
- Profit before tax: VND 310 billion.

**Article 2.** Approval on the 2025 Activity report of the BOS in accordance with Report No. 1658/SGB-BOS dated 08/4/2026 issued by the BOS.

**Article 3.** Approval on the 2025 Profit distribution plan in accordance with Proposal No. 242/TTr-SGB-BOD dated 02/4/2026 of the BOD.

**Article 4.** Approval on the selection of MOORE AISC Auditing and Informatics Services Co., Ltd to audit the financial statements and provide assurance services on the internal control system over the preparation and presentation of the 2027 financial statements in accordance with Proposal No. 300/TTr-SGB-BOD dated 14/04/2026 of the BOD.

**Article 5.** Approval of the Tentative Remediation Plan in case of early intervention at SAIGONBANK in accordance with Proposal No. 244/TTr-SGB-BOD dated 02/04/2026 of the BOD.

**Article 6.** Approval on authorization for the BOD to resolve certain matters within the authority of the GMS between the 2026 – 2027 AGM in accordance with Proposal No. 245/TTr-SGB-BOD dated 02/04/2026 of the BOD.

### **Article 7. Implementation provisions**

1. This Resolution was unanimously approved in full at the 2026 AGM and shall take effect from the date of approval.

2. The GMS has authorized the BOD to implement this Resolution; fulfill all regulatory requirements with competent authorities, and ensure timely information disclosure as prescribed by law and SAIGONBANK's Charter.

**AGM CHAIRPERSON  
BOD CHAIRMAN**

Recipients:

- SAIGONBANK's shareholders;
- Banking Inspection and Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- BOD office (Filing)



**VU QUANG LAM**

