

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

- *Name of the Bank* : *Saigon Bank for Industry and Trade.*
- *Address of Head Office* : *2C Pho Duc Chinh, Ben Thanh Ward, Ho Chi Minh City.*
- *Business License* : *Decision No. 92/QD-NH5 issued by the Governor of the State Bank of Vietnam on May 4, 1993.*
- *Business Registration Certificate No. 0300610408 issued by Ho Chi Minh City Department of Planning and Investment (now Ho Chi Minh City Department of Finance)*

At 8:30 AM on April 22, 2026, at Convention Center 272, located at 272 Vo Thi Sau Street, Xuan Hoa ward, Ho Chi Minh City, the 2026 Annual General Meeting of Shareholders (AGM) was held by Saigon Bank for Industry and Trade (SAIGONBANK).

First, the Organizing Committee announced the reason, approved the Meeting Agenda, counted the number of attending shareholders corresponding to the number of represented shares, introduced guests, members of the Presiding Committee and Secretariat.

Meeting Agenda:

1. 2025 business performance report;
2. 2026 business plan;
3. 2025 operation and 2026 orientation reports of the Board of Directors (BOD);
4. 2025 activity report of the BOD Committees;
5. 2025 operation report of the Board of Supervisors (BOS);
6. 2025 consolidated financial report of SAIGONBANK audited by the independent auditing company;
7. Proposal on 2025 profit distribution;
8. Proposal on the salary and remuneration fund for members of the BOD, BOS of SAIGONBANK;
9. Proposal on selection of an independent audit organization for FY2027 of SAIGONBANK;
10. Proposal on the tentative remediation plan in case of early intervention at SAIGONBANK.

11. Proposal on authorizing the BOD to resolve issues under the authority of the General Meeting of Shareholders (GMS) between the 2026 AGM and 2027 AGM;

12. Shareholders' opinions and discussion; Presiding Committee's explanation;

13. Introducing the Vote Counting Committee personnel to the GMS for approval;

14. The Vote Counting Committee announced the voting rules and conducted the vote;

The GMS voted to approve the following: Reports on the 2025 business performance; 2026 business plan; 2025 operation and 2026 business orientation reports of the BOD; The salary fund and remuneration for members of the BOD and the BOS of SAIGONBANK; 2025 activity report of the committees under the BOD; 2025 activity report of the BOS; Profit distribution for 2025; Selection of an independent audit organization for FY2027 of SAIGONBANK; The tentative remediation plan in case of early intervention at SAIGONBANK; Authorizing the BOD to handle a number of matters under the authority of the GMS between the 2026 - 2027 AGM.

15. The representative of the Secretariat presented the Draft Resolution for the GMS approval.

16. Closing of the GMS.

*** Guests:**

- Mrs. Dao Thi Kieu Trinh – Representative of the Banking Inspection and Supervision Agency of the State Bank of Vietnam.

- Mr. Le Quang Nam - Acting Chief Inspector of the State Bank of Vietnam, Region 2 Branch

- Mr. Le Nhi Ngoc – Chief Representative of the State Securities Commission in Ho Chi Minh City.

*** Attending Shareholders:**

Including 836 shareholders, representing 346.319.377 shares, 95,98% of total eligible voting shares.

The GMS unanimously voted to approve the nomination of the Presiding Committee and Secretariat as follows:

*** The Presiding Committee included:**

- Mr. Vu Quang Lam	Chairman
- Mr. Nguyen Thanh Long	BOD Member
- Mr. Tran Thanh Giang	BOD Member - General Director

- Mrs. Ton Thi Nhat Giang BOD Member
- Mr. Pham Hoai Nam BOD Member
- Mrs. Nguyen Thi Hong Thuy BOD Independent Member

Mrs. Phan Thi Bich Nguyet – The BOD Independent Member was absent due to her business and has submitted written absense permission in the 2026 AGM.

*** Secretariat included:**

- Mr. Nguyen Tuan Kiet Director of Credit Appraisal Department
(Head Office)
- Mrs. Hoang Thi Kim Hoa Officer

Meeting Progress:

1. Mrs. Lai Thi Phuong, representative of the Organizing Committee, announced the reason and reported the number of present shares. Mrs. Lai Thi Phuong explained the Working Regulations at the 2026 AGM.

2. Mr. Vu Quang Lam - Chairman delivered the opening speech and meeting agenda approval.

3. Mr. Tran Thanh Giang - the BOD Member, General Director presented 2025 business performance report, 2026 business plan of SAIGONBANK (*Report No. 1578/BC-SGB-KH dated April 02, 2026; Business Plan No. 1579/PA-SGB-KH dated April 02, 2026 attached*).

4. Mrs. Ton Thi Nhat Giang - the BOD Member presented Report on 2025 operation and 2026 orientation of the BOD (*Report No. 240/BC-SGB-HDQT dated April 02, 2026 attached*).

5. Mr. Nguyen Thanh Long - the BOD Member presented 2025 activity report of the BOD Committees and Proposal on 2025 profit distribution (Report No. 241/BC-SGB-HDQT dated April 02, 2026 attached and Report No. 242/BC-SGB-HDQT dated April 02, 2026).

6. Mr. Tran The Truyen - Head of the BOS presented 2025 operation report of the BOS, 2025 consolidated financial report of SAIGONBANK audited by the independent auditing company (Report No.1658/SGB-BKS dated April 08, 2026 attached).

7. Mrs. Nguyen Thi Hong Thuy - the BOD Independent member presented Proposal on the salary and remuneration fund for members of the BOD, BOS of SAIGONBANK and Proposal on selection of an independent audit organization for FY2027 of SAIGONBANK (Proposal No. 243/TTr-SGB-HDQT dated April 02, 2026, Proposal No. 300/TTr-SGB-HDQT dated April 14, 2026 attached).

8. Mr. Tran Thanh Giang - the BOD Member presented Proposal on the tentative remediation plan in case of early intervention at SAIGONBANK and Proposal to authorize the BOD to handle a number matters under the authority of the GMS between the 2026 - 2027 AGM (Proposal No. 244/TTr-SGB-HDQT dated April 02, 2026 and Proposal No. 245/TTr-SGB-HDQT dated April 02, 2026 attached).

9. Mr. Vu Quang Lam – Chairman invited shareholders to share their opinions.

10. Guests and shareholders presenting opinions for discussion:

- Mr. Le Nhi Nang delivered remarks evaluating SAIGONBANK's performance in 2025. Accordingly, despite numerous economic difficulties and challenges during the year, SAIGONBANK maintained safe operations and complied fully with applicable regulations and requirements of the regulatory authorities. He highly appreciated the Bank's information disclosure practices, which have enhanced transparency in both operations and financial reporting. In addition, the Bank has demonstrated strong compliance with regulations related to risk management. Looking ahead to 2026, with its solid foundation and the collective efforts of its management and staff, Mr. Le Nhi Nang expressed confidence that SAIGONBANK would successfully achieve its business plan targets.

- Shareholders asked a question regarding the listing process of SAIGONBANK shares on Ho Chi Minh City Stock Exchange (HSX). The Presidium responded to the shareholders.

11. Mr. Vu Quang Lam, representing the BOD, on behalf of the Presiding Committee, introduced the personnel for the Vote Counting Committee for the GMS' approval.

The GMS approved the list of personnel for the Vote Counting Committee, which included the following members:

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|-----------------------------|---------------------------------------|
| - Mr. Nguyen Van Binh | - Head of the vote counting committee |
| - Mrs. Lu Thi Thanh Hong | - Member |
| - Mrs. Tran Thi Hong Tham | - Member |
| - Mr. Do Than Anh Thy | - Member |
| - Mr. Nguyen Xuan Thanh | - Member |
| - Mr. Le Trung Dung | - Member |
| - Mrs. Vo Thi Ngoc Phuong | - Member |
| - Mrs. Huynh Pham Kim Thanh | - Member |

- Mr. Nguyen The Binh - Member
- Mrs. Nguyen Thi Nguyet Anh - Member
- Mrs. Phan Nguyen Phuc Ngan - Member
- Mrs. Nguyen Tran Xuan Mai - Member
- Mrs. Van Ngoc Kim Thuan - Member
- Mrs. Vu Quynh Mai (BOS Member) - Member
- Mrs. Tang Ghet Chi (shareholder) - Member

12. Mr. Nguyen Van Binh, Head of the Vote Counting Committee, presented the voting rules.

13. The shareholders proceeded to vote.

14. The meeting took a short break.

15. Mr. Nguyen Van Binh, on behalf of the Vote Counting Committee, announced the results of the voting:

Voting results for reports, proposals, and other resolutions presented at the GMS:

Voting Content	Agreement	% Agreement
1. 2025 business performance report; 2026 business plan; SAIGONBANK's 2025 operation report and 2026 business orientation report of the BOD; The salary fund and remuneration for members of the BOD and the BOS of SAIGONBANK; 2025 activity report of the committees under the BOD	333.335.725	96,34%
2. 2025 activity report of the BOS	345.968.089	99,99%
3. Profit distribution for 2025	333.154.666	96,28%
4. Selection of an independent audit organization for FY2027 of SAIGONBANK	333.347.118	96,34%
5. The tentative remediation plan in case of early intervention at SAIGONBANK	345.945.470	99,98%
6. Authorizing the BOD to handle a number of matters under the authority of the GMS between the 2026 - 2027 AGM.	333.266.551	96,32%

With these voting results, the 2026 AGM of SAIGONBANK approved all proposals and reports.

16. Mr. Nguyen Tuan Kiet – representative of the Secretariat, presented the full draft of the 2026 AGM Resolutions.

The GMS unanimously approved the entire Resolution.

On behalf of the Presiding Committee, Mr. Vu Quang Lam delivered the closing speech.

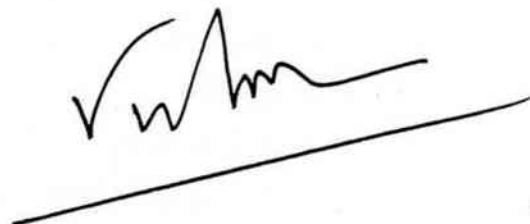
The 2026 AGM of SAIGONBANK concluded at 11:30 am on the same day.

SECRETARIAT



NGUYEN TUAN KIET HOANG THI KIM HOA

**GMS CHAIRPERSON
BOD CHAIRMAN**



VU QUANG LAM



**SAIGON BANK
FOR INDUSTRY AND TRADE**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

MINUTES OF VOTE COUNTING

Pursuant to:

- The Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 (amended, supplemented);
- The Law on Enterprises No. 59/2020/QH14 dated 17/6/2020 (amended, supplemented);
- Charter of Saigon Bank for Industry and Trade;
- Statute on holding and voting at the 2026 Annual General Meeting of Shareholders of Saigon Bank for Industry and Trade.

Today, at 10:50 AM on 22/4/2026, at Convention Centre 272, No. 272 Vo Thi Sau Street, Xuan Hoa Ward, Ho Chi Minh City, the 2026 Annual General Meeting of Shareholders (AGM) of Saigon Bank for Industry and Trade (SAIGONBANK) conducted voting to approve the proposals submitted to the Meeting in accordance with SAIGONBANK's Charter, specifically as follows:

1. COMPOSITION OF THE VOTE COUNTING COMMITTEE:

NO.	Full name	Title
1	Mr. Nguyen Van Binh	Head of the vote counting committee
2	Mrs. Lu Thi Thanh Hong	Member
3	Mrs. Tran Thi Hong Tham	Member
4	Mr. Nguyen Xuan Thanh	Member
5	Mr. Do Than Anh Thy	Member
6	Mr. Le Trung Dung	Member

NO.	Full name	Title
7	Mrs. Huynh Pham Kim Thanh	Member
8	Mr. Nguyen The Binh	Member
9	Mrs. Vo Thi Ngoc Phuong	Member
10	Mrs. Phan Nguyen Phuc Ngan	Member
11	Mrs. Nguyen Thi Nguyet Anh	Member
12	Mrs. Van Ngoc Kim Thuan	Member
13	Mrs. Nguyen Tran Xuan Mai	Member
14	Mrs. Vu Quynh Mai – Member of the BOS	Member
15	Mrs. Tang Ghet Chi, shareholder	Member

The Vote Counting Committee conducted the counting of ballots to approve the following proposals: (1) 2025 Business Performance and 2026 Business Plan Report; 2025 Operation and 2026 Orientation Reports of the Board of Directors (BOD); Salary and Remuneration Fund for members of the BOD and the Board of Supervisors (BOS); 2025 Activity Report of Committees under the BOD; (2) 2025 Operation Report of the BOS; (3) 2025 Profit Distribution Plan; (4) Selection of the independent auditing firm for the year 2027 of SAIGONBANK; (5) The Tentative Remediation Plan in case of early intervention at SAIGONBANK; (6) Authorization for the BOD to resolve certain matters within the authority of SAIGONBANK's General Meeting of Shareholders (GMS) between the 2026 – 2027 AGM.

2. VOTING RESULTS:

- Number of issued ballots: **1.020**, equivalent to **346.694.243** voting shares
- Number of collected ballots: **591**, equivalent to **346.010.566** voting shares
- The voting results are as follows:

NO.	Voting Matters	Valid	Invalid	In favor	Against	Abstain	% Approval / total voting shares
1	2025 Business Performance and 2026 Business Plan Reports; 2025 Operation and 2026 Orientation Reports of the BOD; Salary and Remuneration Fund for members of the BOD and BOS; 2025 Activity Report of Committees under the BOD	333.378.778	12.631.788	333.335.725	0	43.053	96,34%
2	2025 Operation Report of the BOS	346.010.566	0	345.968.089	0	42.477	99,99%
3	2025 Profit Distribution Plan	345.903.982	106.584	333.154.666	12.667.581	81.735	96,28%
4	Selection of the independent auditing firm for the year 2027 of SAIGONBANK	346.010.566	0	333.347.118	12.599.154	64.294	96,34%
5	The Tentative Remediation Plan in case of early intervention at SAIGONBANK	346.010.566	0	345.945.470	117	64.979	99,98%
6	Authorization for the BOD to resolve certain matters within the authority of SAIGONBANK's GMS between the 2026 – 2027 AGM	346.010.566	0	333.266.551	12.666.627	77.388	96,32%

3. MATTERS APPROVED AND CORRESPONDING APPROVAL RATES:

Pursuant to Law on Credit Institutions (2024), Law on Enterprises (2020) and Charter of SAIGONBANK, the matters submitted for shareholders' voting have obtained the required approval rate as prescribed and were passed with the following voting ratios:

NO.	Voting Matters	% Approval / total voting shares
1	2025 Business Performance and 2026 Business Plan Report; 2025 Operation and 2026 Orientation Reports of the BOD; Salary and Remuneration Fund for members of the BOD and the BOS; 2025 Activity Report of Committees under the BOD.	96,34%
2	2025 Operation Report of the BOS.	99,99%
3	2025 Profit Distribution Plan	96,28%
4	Selection of the independent auditing firm for the year 2027 of SAIGONBANK.	96,34%
5	The Tentative Remediation Plan in case of early intervention at SAIGONBANK	99,98%
6	Authorization for the BOD to resolve certain matters within the authority of SAIGONBANK's GMS between the 2026 – 2027 AGM.	96,32%

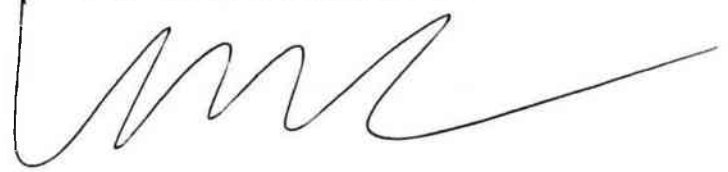
All of the above 6 matters were approved by the GMS with the required approval rates.

The Vote Counting session concluded at 11:10 AM on the same day.

The Vote Counting Committee hereby reports the voting results to the Presiding Committee and the Shareholders./.

FOR AND ON BEHALF OF THE VOTE COUNTING COMMITTEE

HEAD OF THE COMMITTEE



Nguyen Van Binh

