

Appendix V
REPORT ON CORPORATE GOVERNANCE

(Promulgated with the Circular No.96/2020/TT-BTC dated on November 16, 2020
of the Minister of Finance)

**SAIGON BANK
FOR INDUSTRY AND TRADE**

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No: 70...../BC-SGB-HDQT

HCMC, January 28th, 2026

REPORT ON CORPORATE GOVERNANCE
Year 2025

To: - The State Securities Commission;
 - Ha Noi Stock Exchange.

- Name of company: Saigon Bank for Industry and Trade
- Address of Head office: 02C Pho Duc Chinh Street, Ben Thanh Ward, HCM City.
- Telephone: (84-28) 39.143.183 Fax: (84-28) 39.143.193
- Email: web_admin@saigonbank.com.vn
- Charter Capital: 3.387.991.410.000 đồng.
- Stock Symbol: SGB
- Governance model: General Meeting of Shareholders (GMS), Board of Directors (BOD), Board of Supervisors (BOS) and General Director .
- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders:

1. Meetings of the GMS:

- On 24/04/2025, Saigon Bank for Industry and Trade (SAIGONBANK) held an Annual General Meeting of Shareholders (AGM) of 2025.

2. Resolutions/decisions of the GMS:

No.	Resolution/Decision No.	Date	Heading
1	1975/SGB-DHDCCD-NQ	24/04/2025	Resolution of SAIGONBANK's 2025 AGM
2	5234/SGB-DHDCCD-NQ	24/10/2025	Resolution on approving the plan to increase charter capital updated and amended on the basis of the capital increase plan approved by the 2025 AGM on April 24, 2025 (based on written shareholder opinions).

II. Board of Directors (2025 report)

1. Information about the BOD Members:

No.	BOD Members	Position	The date becoming/ceasing to be the member/independent member of the BOD	
			Appointment date	Dismissal date
1	Vu Quang Lam	Chairman	01/11/2024	
2	Nguyen Thanh Long	BOD Member	01/11/2024	
3	Tran Thanh Giang	BOD Member General Director	01/11/2024	
4	Ton Thi Nhat Giang	BOD Member	01/11/2024	
5	Pham Hoai Nam	BOD Member	01/11/2024	
6	Phan Thi Bich Nguyet	BOD Independent Member	01/11/2024	
7	Nguyen Thi Hong Thuy	BOD Independent Member	01/11/2024	

2. Meetings of the BOD:

No.	BOD Members	Number of meetings attended	Attendance rate (%)	Reasons for absence / Notes
1	Vu Quang Lam	05	100%	-
2	Tran Thanh Giang	05	100%	-
3	Nguyen Thanh Long	05	100%	-
4	Ton Thi Nhat Giang	05	100%	-
5	Pham Hoai Nam	05	100%	-
6	Phan Thi Bich Nguyet	05	100%	-
7	Nguyen Thi Hong Thuy	05	100%	-

3. Supervising the Board of Management (BOM) by the Board of Directors (BOD):

- The BOD carried out their oversight and direction over the BOM on SAIGONBANK's business in line with the orientation and strategic targets; the solutions have been proactively and consistently performed, to assure a good alignment with the expected roadmap and certain aims. In addition to guiding and directing the implementation of business tasks, from the beginning of 2025, the BOD approved policies, plans, and strategies, enabling affiliated units to develop various operational aspects.

- The BOD supervised, directed the General Director to manage SAIGONBANK to strictly comply with the policies of the Government and the State Bank of Vietnam (SBV) in banking operation; properly implemented regulations on limits and adequacy ratios during the course of business; maintained managing solutions for stable banking activities.

- Directing to execute the Restructuring Plan for the period 2021-2025, under the direction of the Prime Minister and the SBV; supervising the implementation of the Restructuring Plan; ensuring SAIGONBANK's healthy operation, high quality,

efficiency, publicity, transparency, and legal compliance.

- Supervising, directing, pushing the General Director to implement solutions to achieve the business plan targets set by the GMS and the operational plan outlined for 2025:

- + Solutions for growing the mobilized funds, optimizing cost of mobilized funds;

- + Solutions for a safe, efficient and compliant growth of credit, directing the flow of credit towards production and business sectors, priority areas, and economic growth drivers in accordance with the policies of the Government and the Prime Minister. In the course of 2025, SAIGONBANK launched 16 credit packages of preferential lending rates. Total preferential credit limit of 2025 reached above VND11.000 billion to support business and manufacturing development of the clients, to meet capital needs for daily life, to support the collective economic sector, cooperatives and social housing purchases, etc.; Directing the implementation of solutions to promote green credit growth and low-carbon production and consumption sectors to save the environment. By the end of December 2025, the outstanding green credit balance was VND 697,46 billion; Improving the efficiency of resource and energy use/saving contributes to the implementation of the banking action plan on green growth, gradually moving towards the image of a green bank, and applying ESG in operations.

- + Promoting, expanding, and improving the operational efficiency of branches and transaction offices (network); reorganizing the network.

- + Promoting the development of digital services and technology applications, implementing digital transformation in operations in accordance with the policies of the Government and the SBV.

- + Directing, monitoring the improvement and implementation of internal regulations and procedures of SAIGONBANK in certain operational respect for timely revision, supplement and new issuance ensuring the compliance with regulations and aiming to adopt advanced international practices and standards.

- Directing the development of a contingency plan for early intervention in case of necessity at SAIGONBANK, disclosing information and reporting to the SBV as stipulated in Article 143 of the Law on Credit Institutions.

- Directing the implementation of increasing charter capital through share issuance from accumulated undistributed profits at a rate of 6,5%.

- Directing the communication activities and enhancing SAIGONBANK's brand identification through community-oriented, social, and humanitarian sponsorship programs: coordinating with Ho Chi Minh City Television to successfully organize the 20th Chuong Vang Vong Co (Golden Bell of Traditional Music) Program; The People's Committee of Ho Chi Minh City awarded SAIGONBANK and three individuals in form of merit certificates, recognizing their persistent contributions to preserve and develop Cai Luong (Vietnamese traditional opera); offering gifts to the Association of the Blind and disadvantaged families in Tan Kien commune, Binh Chanh district, Ho Chi Minh City; Sponsoring Vietnam Salt Festival - Bac Lieu 2025; Donating electric vehicles to transport patients to Cho

Ray Hospital; Coordinating with Ho Chi Minh City Association for the Support of Poor Patients to organize a free eye surgery program to bring sight to poor patients in Bao Loc, Lam Dong province; Supporting people in provinces severely affected by storms and floods.

- Internal Audit Department (under the BOS) regularly conducted the remote monitoring toward the units, the implementation of the General Director's instructions from time to time and reported to the BOD, BOS, and BOM.

- During the BOD meetings, the General Director reported on SAIGONBANK's operational situation, the execution of the GMS resolutions, the BOD resolutions, the difficulties and obstacles encountered during implementation. Based on this, through evaluating business performance and analyzing market scenarios, the BOD made timely decisions and issued directives closely relevant to the practical situation.

- In 2025, the BOD and BOM proactively and timely issued the policies, action programs, proposed appropriate solutions focused on the business development, accelerated the handling progress and concentrated efforts to resolve hindrances faced by each branch within the entire system, thereby ensuring the achievement of business growth objectives.

4. Activities of Committees under the BOD (if any):

According to the regulations of the SBV, the BOD has established the committees as follows:

4.1. Board Nomination Committee (BNC):

The Board Nomination Committee (BNC) was established under Decision No.76/QD-HDQT dated April 28, 2010 of the BOD in accordance with the provisions of the law and has been improved several times to suit SAIGONBANK's actual operation from time to time. In 2025, the BNC performed its functions, tasks and achieved following results:

- Strategically advising the BOD on matters within the BOD's authority including developing human resource policy, selecting and appointing personnel to positions within the BOD's authority; defining regime on salary, remuneration, bonus for employees at SAIGONBANK; assisting the BOD in supervising the execution of regime, policy on human resources and other human resource management activities of SAIGONBANK;

- Consulting the BOD on handling personnel issues that have arisen during the process of electing, appointing, dismissing, removing officials in accordance with statutes, regulations;

- Overseeing SAIGONBANK's compliance with the provisions of the law on utilizing the human resources;

- Advising the BOD on applying Key Performance Indicators (KPI) to staff and officers in each belonging units to improve their accountability, efficiency and productivity.

- Proposing to send managerial officers, staff to training programs, symposiums to have their knowledge stay abreast of prevailing legal requirements and to improve their professions;

- Through the BNC's advisory work, the BOD has given timely attention and direction, thereby enhanced SAIGONBANK's qualified human resources, especially in developing an IT talent pool that possesses high level of specialty and professionalism to fulfill the personnel demand of banking industry within the current context of digital transformation.

- Regarding organizational structure, the BNC has advised, improved organizational model in the direction of streamlining, specializing and clearly defining functions, tasks, effectively enhancing cooperation among departments and business units.

4.2. Board Risk Committee (BRC):

The Board Risk Committee (BRC) was established under Decision No.77/QD-HDQT dated April 28, 2010, of the BOD in accordance with the provisions of the law and has been improved several times to suit SAIGONBANK's actual operation from time to time. By strictly sticking to SAIGONBANK's business plan for 2025 and operations, the BRC has performed its functions, tasks as follows:

- Strategically advising the BOD on issuing regulations and policies relating to risk management within the BOD's authority in accordance with the provisions of the law.

- Analyzing, issuing warnings about the potential risks that could possibly impact the safe business of SAIGONBANK and measures for preventing these risks in short term as well as long term.

- Reviewing, assessing the congruence and effectiveness of SAIGONBANK's risk management procedures and policies to make recommendations, proposals to the BOD on requirements for changes to current procedures, policies and strategies.

- Consulting the BOD for approving SAIGONBANK's investments, related transactions, governance policy and risk resolving plan within the scope of functions and tasks assigned to the BOD.

- Reviewing and deciding SAIGONBANK's significant risk portfolio, thereby developing active solutions in managing and mitigating risks. In particular, the management, recovery and handling bad debts, doubtful debts has been given top priority, which is appropriate with general policy of the Government and the SBV;

- Consulting the BOD on continually implementing Basel II standards to improve the effectiveness of operational risk management and proposing the required preparations to implement Basel III standards. In 2025, SAIGONBANK issued 18 new regulations, policies and procedures of risk management as well as amendments, supplements for a number of relating ones; Supervising the implementation of Circular No.41/2016/TT-NHNN dated December 30, 2016 (amended and supplemented) of the SBV prescribing prudential ratios for banking operations and Circular No.13/2018/TT-NHNN dated May 18, 2018 of the SBV prescribing internal control systems of commercial banks.

- Regularly observing the execution of SAIGONBANK's risk management policies; timely producing risk warnings and respective recommendations for SAIGONBANK's regulations, policies and services;

- Advising the BOD on supervising the implementation of critical risk limits.

- Advising the BOD on controlling the balanced capital position and liquidity, interest rate risk management to ensure safety, effectiveness and the compliance with regulatory limits for the Bank's operation.

- Advising the BOD on the execution of liquidity, market, operation and credit risk management in the entire system; Building, creating a governance structure that shall be systematic, consistent, effective and appropriate to the Bank's operation scale.

5. Resolutions/Decisions issued by the BOD (2025 report):

No	Resolution no./ Decision no.	Date (2025)	Heading	Consensus
1.	36/SGB-HDQT-NQ	13/01/2025	Reappointment of Managerial Officer at Ha Noi Branch.	100%
2.	37/SGB-HDQT-NQ	13/01/2025	Reappointment of Managerial Officer at Tan Dinh Branch.	100%
3.	38/SGB-HDQT-NQ	13/01/2025	Reappointment of Managerial Officer at Hoan Kiem Branch.	100%
4.	39/SGB-HDQT-NQ	13/01/2025	Reappointment of Managerial Officer at Lao Cai Branch.	100%
5.	63/SGB-HDQT-NQ	17/01/2025	Reappointment of Managerial Officer at Tan Phu Branch.	100%
6.	64/SGB-HDQT-NQ	17/01/2025	Reappointment of Managerial Officer at Binh Thuan Branch.	100%
7.	65/SGB-HDQT-NQ	17/01/2025	Reappointment of Managerial Officer at Long Bien Branch.	100%
8.	566/SGB-HDQT-NQ	07/02/2025	Issuance of "Regulations on internal capital adequacy assessment of Saigon Bank for Industry and Trade".	100%
9.	581/SGB-HDQT-NQ	10/02/2025	Internal Capital Adequacy Assessment Report in 2024 of Saigon Bank for Industry and Trade.	100%
10.	1251/SGB-HDQT-NQ	17/03/2025	Repeal of "Procedure on unsecured overdraft through debit card of Saigon Bank for Industry and Trade".	100%
11.	1460/SGB-HDQT-NQ	28/03/2025	Issuance of "Regulations on bank guarantee activities of Saigon Bank for Industry and Trade".	100%
12.	1837/SGB-HDQT-NQ	16/04/2025	2024 Annual report of Saigon Bank for Industry and Trade.	100%

No	Resolution no./ Decision no.	Date (2025)	Heading	Consensus
13.	190/SGB-HDQT-NQ	21/04/2025	Policy on changing “Card Center” to “Digital Transformation Center”.	100%
14.	1864/SGB-HDQT-NQ	18/04/2025	Issuance of “Statute on information disclosure of Saigon Bank for Industry and Trade”.	100%
15.	202/SGB-HDQT-NQ	28/04/2025	Dismissal of the Director position, appointment of replacing member and changing headquarter location of Saigon Factoring and Collateral Company Limited.	100%
16.	2369/SGB-HDQT-NQ	14/05/2025	Changing members of the Board Risk Committee of Saigon Bank for Industry and Trade.	100%
17.	2370/SGB-HDQT-NQ	14/05/2025	Completing the Emulation and Reward Committee of Saigon Bank for Industry and Trade.	100%
18.	2371/SGB-HDQT-NQ	14/05/2025	Completing the Initiative Committee of Saigon Bank for Industry and Trade.	100%
19.	2372/SGB-HDQT-NQ	14/05/2025	Completing the Asset Purchase Committee for assets worth 10 billion Vietnam dong or more of Saigon Bank for Industry and Trade.	100%
20.	2523/SGB-HDQT-NQ	23/05/2025	Issuance of “Regulations on discount activities of negotiable instruments and other valuable papers” of SAIGONBANK”.	100%
21.	238/SGB-HDQT-NQ	28/05/2025	Reappointment of Managerial Officer at Tien Giang Branch.	100%
22.	2517/SGB-HDQT-NQ	23/05/2025	Granting discount limit and reserve loan limit in 2025 to Binh Phuoc General Import-Export Joint Stock Company.	100%
23.	3218/SGB-HDQT-NQ	30/06/2025	Proposing the establishment of the Compliance Monitoring and Inspection Department of Saigon Bank for Industry and Trade.	100%
24.	3351/SGB-HDQT-NQ	03/07/2025	Issuance of “Regulations on cashier service for financial institutions, foreign bank branches” of Saigon Bank for Industry and Trade”.	100%
25.	3352/SGB-HDQT-NQ	03/07/2025	Issuance of “Statute on information security” of Saigon Bank for Industry and Trade.	100%
26.	3340/SGB-HDQT-NQ	03/07/2025	Issuance of “Statute on waiving and reducing interest and late payment interest in credit granting to customers” of Saigon Bank for Industry and Trade.	100%
27.	3489/SGB-HDQT-NQ	09/07/2025	Extending the deadline for implementing the recommendations of Inspection Conclusion No. 192/KL-TTH dated April 12, 2019 at SAIGONBANK – Hue Branch.	100%

No	Resolution no./ Decision no.	Date (2025)	Heading	Consensus
28.	3536/SGB-HDQT-NQ	11/07/2025	Supplementing business activities to Operating License of Saigon Bank for Industry and Trade.	100%
29.	338/SGB-HDQT-NQ	29/07/2025	Appointment of personnel to the position of Deputy General Director of Saigon Bank for Industry and Trade.	100%
30.	315/SGB-HDQT-NQ	21/07/2025	Dismissal from position of Lao Cai Branch Director.	100%
31.	316/SGB-HDQT-NQ	21/07/2025	Reappointment of Managerial Officer at Quan 7 Branch.	100%
32.	340/SGB-HDQT-NQ	29/07/2025	Reappointment of the Deputy General Director position of Saigon Bank for Industry and Trade.	100%
33.	345/SGB-HDQT-NQ	31/07/2025	Extending the office term for Managerial Officer at Soc Trang Branch.	100%
34.	346/SGB-HDQT-NQ	31/07/2025	Reappointment of Chief Accountant position concurrently cum Director of Internal Accounting and Finance Department.	100%
35.	4096/SGB-HDQT-NQ	18/08/2025	Issuance of “Regulations on restructuring loan repayment terms” of Saigon Bank for Industry and Trade.	100%
36.	4319/SGB-HDQT-NQ	03/09/2025	Supplementation of personnel to the Asset Liquidation Committee for assets with an original book value from VND 200.000.000 to under VND 20.000.000.000” of Saigon Bank for Industry and Trade.	100%
37.	4320/SGB-HDQT-NQ	03/09/2025	Supplementation of personnel to the Emulation and Reward Committee of Saigon Bank for Industry and Trade.	100%
38.	4321/SGB-HDQT-NQ	03/09/2025	Supplementation of personnel to the Asset Purchase Committee for assets worth VND 10 billion or more of Saigon Bank for Industry and Trade.	100%
39.	4322/SGB-HDQT-NQ	03/09/2025	Consolidation of the Board Risk Committee of Saigon Bank for Industry and Trade.	100%
40.	4323/SGB-HDQT-NQ	03/09/2025	Consolidation of the Board Risk Settlement Committee of Saigon Bank for Industry and Trade.	100%
41.	4481/SGB-HDQT-NQ	12/09/2025	Issuance of Regulations on technical standards for cash vaults and cash-in-transit vehicles of Saigon Bank for Industry and Trade.	100%
42.	4590/SGB-HDQT-NQ	19/09/2025	Issuance of Regulations on the provision of non-cash payment services at Saigon Bank for Industry and Trade.	100%
43.	4591/SGB-HDQT-NQ	19/09/2025	Repeal of the domestic payment procedure per Decision No. 151/2007/HDQT dated July 17, 2007 issued by the BOD of Saigon Bank for Industry and Trade.	100%

No	Resolution no./ Decision no.	Date (2025)	Heading	Consensus
44.	4603/SGB-HDQT-NQ	19/09/2025	Issuance of Decision on amending and supplementing some articles of the Risk Management Policy of SAIGONBANK issued together with Decision No. 554/QD-SGB-HDQT dated June 23, 2022 of SAIGONBANK's BOD.	100%
45.	4604/SGB-HDQT-NQ	19/09/2025	Issuance of Decision amending and supplementing some articles of the Liquidity Risk Management Policy of SAIGONBANK issued together with Decision No. 552/QD-SGB-HDQT dated June 23, 2022 of SAIGONBANK's BOD.	100%
46.	4605/SGB-HDQT-NQ	19/09/2025	Issuance of Decision amending and supplementing some articles of the Market Risk and Concentration Risk Management Policy in the proprietary trading portfolio of SAIGONBANK issued together with Decision No. 553/QD-SGB-HDQT dated June 23, 2022 of SAIGONBANK's BOD.	100%
47.	4606/SGB-HDQT-NQ	19/09/2025	Issuance of Decision amending and supplementing some articles of the Interest Rate Risk in the Banking Book (IRRBB) Management Policy of SAIGONBANK issued together with Decision No. 555/QD-SGB-HDQT dated June 23, 2022 of SAIGONBANK's BOD.	100%
48.	4607/SGB-HDQT-NQ	19/09/2025	Issuance of Decision amending and supplementing some articles of the Credit Risk and Concentration Risk Management Policy in SAIGONBANK's credit granting activities issued together with Decision No. 556/QD-SGB-HDQT dated June 23, 2022 of SAIGONBANK's BOD.	100%
49.	4608/SGB-HDQT-NQ	19/09/2025	Issuance of Decision amending and supplementing some articles of the Operational Risk Management Policy of SAIGONBANK issued together with Decision No. 900/QD-SGB-HDQT dated October 27, 2022 of SAIGONBANK's BOD.	100%
50.	402/SGB-HDQT-NQ	29/09/2025	Reappointment of Managerial Officer at Ba Dinh Branch.	100%
51.	4948/SGB-HDQT-NQ	07/10/2025	Regarding unsecured lending and secured lending backed by assets formed in the future.	100%
52.	5037/SGB-HDQT-NQ	14/10/2025	Regarding the adjustment of the naming structure of certain branches and transaction offices to ensure uniformity across SAIGONBANK system.	100%
53.	5200/SGB-HDQT-NQ	22/10/2025	Regarding name change of District 6 Transaction Office belonging to Cho Lon Branch.	100%
54.	439/SGB-HDQT-NQ	22/10/2025	Regarding the reappointment of managerial personnel at the Dong Nai Branch.	100%

No	Resolution no./ Decision no.	Date (2025)	Heading	Consensus
55.	445/SGB-HDQT-NQ	24/10/2025	Reappointment of Managerial Officer at Ca Mau Branch.	100%
56.	454/SGB-HDQT-NQ	03/11/2025	Regarding the premises location change of Soc Trang Branch; and the change of the managing branch, name, and premises location of An Hoa Transaction Office under Can Tho Branch.	100%
57.	5576/SGB-HDQT-NQ	12/11/2025	Issuance of Regulations on the seal management and using of Saigon Bank for Industry and Trade.	100%
58.	5577/SGB-HDQT-NQ	12/11/2025	Issuance of Regulations on anti-terrorism of Saigon Bank for Industry and Trade.	100%
59.	5737/SGB-HDQT-NQ	21/11/2025	Issuance of Regulations on the prevention of proliferation and financing of weapons of mass destruction of Saigon Bank for Industry and Trade.	100%
60.	5783/SGB-HDQT-NQ	25/11/2025	Regarding the name change of District 7 Branch, District 8 Transaction Office and the adjustment of the name of Phu Thuan Transaction Office under District 7 Branch.	100%
61.	5942/SGB-HDQT-NQ	03/12/2025	Issuance of Regulations on internal inspection and internal control over the collection, exchange, selection, and classification of cash at Saigon Bank for Industry and Trade.	100%
62.	5943/SGB-HDQT-NQ	03/12/2025	Regarding the name change of District 3 Transaction Office under Tan Dinh Branch.	100%
63.	6017/SGB-HDQT-NQ	05/12/2025	Regarding the selection of an independent audit firm to audit the financial statements and to provide assurance services on the effectiveness of the internal control system for preparing and presenting the 2026 financial statements of Saigon Bank for Industry and Trade.	100%
64.	502/SGB-HDQT-NQ	17/12/2025	Reappointment of Managerial Officer at Can Tho Branch.	100%
65.	6526/SGB-HDQT-NQ	29/12/2025	Issuance of Regulations on unsecured credit granting and secured credit granting by mortgage of assets formed in the future at Saigon Bank for Industry and Trade.	100%
66.	523/SGB-HDQT-NQ	29/12/2025	Reappointment of Managerial Officer at the Digital Transformation Center.	100%
67.	524/SGB-HDQT-NQ	29/12/2025	Reappointment of Managerial Officer at Binh Duong Branch.	100%
68.	6518/SGB-HDQT-NQ	29/12/2025	Regarding the supplementation of operational activities to the License and the simultaneous re-issuance of the License of Saigon Bank for Industry and Trade.	100%
69.	526/SGB-HDQT-NQ	30/12/2025	Reappointment of Managerial Officer at Dong Da Branch.	100%

III. Board of Supervisors (2025 report):

1. Information about the BOS members:

No.	BOS Members	Position	The date of becoming/ ceasing to be a member of the BOS	Professional qualification
1	Tran The Truyen	Chief Supervisor	Date of becoming member: 01/11/2024	Bachelor of Economics, Bachelor of Law
2	Vu Quynh Mai	Full-time Supervisor	Date of becoming member: 01/11/2024	Bachelor of Economics
3	Nguyen Dao Phuong Linh	Full-time Supervisor	Date of becoming member: 01/11/2024	Bachelor of Economics
4	Nguyen Ai	Part-time Supervisor	Date of becoming member: 01/11/2024	Master's Degree, Bachelor of Economics
5	Nguyen Ngoc Dang Khoa	Full-time Supervisor	Date of becoming member: 01/11/2024	Master's Degree, Bachelor of Economics

2. Meetings of the BOS:

No.	BOS members	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Tran The Truyen	05	100%	100%	-
2	Vu Quynh Mai	05	100%	100%	-
3	Nguyen Dao Phuong Linh	05	100%	100%	-
4	Nguyen Ai	05	100%	100%	-
5	Nguyen Ngoc Dang Khoa	05	100%	100%	-

3. BOS's oversight over the BOD, the BOM and Shareholders:

- The BOS has carried out their work of supervision over SAIGONBANK's governance and executive operations in respect of its compliance with the law and internal rules, charter, resolutions or decisions of the GMS and the BOD.

- The internal audit was organized and implemented to fulfill assigned tasks and execute the approved internal audit plan of SAIGONBANK. Through internal audit activities, on the one hand, the BOS monitored the compliance with legal and internal regulations of SAIGONBANK. On the other hand, the BOS evaluated the efficiency of critical business activities as well as figured out the possibility that SAIGONBANK's safe operation might be exposed to potential risks.

- Monitoring compliance with the regulations per Chapter VII of the Law on

Credit Institutions regarding restrictions to ensure SAIGONBANK's safe operations.

- Monitoring the financial situation and reviewing the semi-annual and annual financial reports of SAIGONBANK.

- Shareholders owning 1% or above of the charter capital, together with related members of the BOD, of the BOS, of the General Director of SAIGONBANK were listed; this list has been maintained and regularly updated upon changes. In 2025, there were changes in the ownership of shareholders holding 1% or above of SAIGONBANK's charter capital: Phat Dai Cat Joint Stock Company increased its ownership from 4,945% to 9,889%; Dai Phu Quy Consulting Joint Stock Company held 1,466%; Phat Dai Bao Joint Stock Company and Evergreen Capital One-Member Limited Liability Company were no longer shareholders of SAIGONBANK.

Other inspection and supervisory activities were conducted as prescribed by the law.

4. Coordination between the BOS and the BOD and other managers:

During the course of operation, the BOS received necessary information and documents regarding executive management, operation, and business activities of SAIGONBANK to well perform their job of inspection and supervision. The coordination is always based on the principle of SAIGONBANK's strict alignment with the regulations of SBV, internal rules and charter of SAIGONBANK.

Based on the results of high-level supervision of internal audit, the BOS made opinions and recommendations to the BOD and the BOM expecting an enhancement of the internal control system, risk mitigation, legal compliance either with the law or with the internal regulations. This contributed to improve the quality, efficiency, and safe operation of SAIGONBANK.

5. Other activities of the BOS:

- The BOS issued new internal regulations to comply with current regulations: The organization and operation statute of the BOS of SAIGONBANK; Internal Audit Statute and Internal Audit Procedures.

- The BOS carried out appointment and reappointment for positions in the Internal Audit Department and directed this department to submit reports as required by the SBV.

- The BOS members were assigned to directly join with the Internal Audit Department in inspecting activities at SAIGONBANK's branches.

- Reporting as per requirement of the competent authorities.

IV. The Board of Management (BOM):

No.	BOM Members	Date of birth	Professional qualification	Appointment/dismissal date of BOM members
1	Mr. Tran Thanh Giang General Director (office term 2024-2029)	26/11/1971	Master of Business Administration, Bachelor of Law	Reappointed as on: November 01, 2024

No.	BOM Members	Date of birth	Professional qualification	Appointment/dismissal date of BOM members
2	Mrs. Vo Thi Nguyet Minh – Permanent Deputy General Director	27/03/1962	Bachelor of Economics	Appointed as on August 01, 2013
3	Mr. Tran Quoc Thanh - Deputy General Director	02/03/1976	- Master of Economics, Bachelor of Law	Reappointed as on September 01, 2023
4	Mr. Pham Hoang Hong Thinh - Deputy General Director	25/05/1969	Bachelor of Economics	Reappointed as on September 01, 2023
5	Mr. Nguyen Dinh Nam	24/12/1968	Bachelor of Economics	Appointed as on September 01, 2024
6	Mr. Nguyen Khac Nghiem	07/11/1974	Bachelor of Science in Informatics Technology	Appointed as on August 01, 2025

V. Chief accountant

No.	Full name	Date of Birth	Professional qualification	Appointment/dismissal date
1	Mr. Pham Tan Tai	10/8/1983	Bachelor of Finance and Banking	Appointed as on September 01, 2024

VI. Training on Corporate Governance:

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

In 2025, SAIGONBANK delivered 17 training sessions to its staff as follows: Organizing workshops on Basel III implementation; intensive training on new regulations of the 2024 Land Law, the 2023 Housing Law, and the 2023 Real Estate Business Law which have effects on banking lending activities; AI application training courses for businesses; risk management in card payments and bank accounts, etc.

VII. List of related persons of the public company (2025 report) and transactions of related persons of the Company with the Company itself:

1. List of related persons of the Company: (Appendix 01).
2. Transactions between the Company and its related persons or between the Company and its major shareholders, internal members and related persons of internal members: None.
3. Transactions between internal members of the Company, related persons of internal members and the Company's subsidiary/affiliate or another company in which the Company takes control power: None.
4. Transactions between the Company and other parties:
 - 4.1. Transactions between the Company and another company of which members of the BOD, the BOS, Director (General Director) and other managers have been founding members or members of the BOD, of the Director (General

Director) or CEO in three (03) most recent years (as at the time of reporting): None

4.2. Transactions between the Company and another company of which the related persons with its members of the BOD, of the BOS, of the Director (General Director/CEO) and other managers who are the BOD members, the Director (General Director/CEO): None.

4.3. Other transactions of the Company (if any) may bring material or non-material benefits to members of the BOD, of the BOS, of the Director (General Director) and other managers: None.

VIII. Share transactions of internal members and their related persons (2025 report)

1. List of internal members and their related persons: (Appendix 02).

2. Transactions of internal members and related persons concerning shares of the Company: None.

IX. Other significant concerns: None. *Kud*

LEGAL REPRESENTATIVE
SAIGON BANK FOR INDUSTRY AND TRADE *ursh*


Recipients:

- As stated above;
- BOD Office (filing)



VU QUANG LAM
CHAIRMAN OF THE BOD

Appendix 1. List of SAIGONBANK's related persons
As at December 31, 2025



No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
1	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company	
2	Ho Chi Minh City Party Committee Office		01/11/2024			Organizations owning more than 5% of charter capital	
3	Ho Chi Minh City Petroleum Company Limited		01/11/2024				
4	Ky Hoa Tourist Trading One Member Limited Liability Company		01/11/2024				
5	Phu Nhuan Construction and Housing Trading Company Limited		01/11/2024				
6	Phat Dai Cat Joint Stock Company		01/11/2024				
7	Vu Quang Lam	Chairman of the Board of Directors (BOD)	01/11/2024			BOD Chairman	
7.1	Dao Van Anh		01/11/2024			Wife	
7.2	Vu Quang Loi					Father	
7.3	Ha Thi Thao					Mother	
7.4	Dao Tien Tuong					Father in-law	
7.5	Nguyen Thi Van		01/11/2024			Mother in-law	
7.6	Vu Quang Hy		01/11/2024			Child	
7.7	Vu Quang Bao Han		01/11/2024			Child	
7.8	Vu Manh Loc					Sibling	
7.9	Vu Huy Long		01/11/2024			Sibling	
7.10	Tran Thi Mong Thu		01/11/2024			Sister in-law	
7.11	Vu Quy Lan		01/11/2024			Sibling	
7.12	Nguyen Thi Loan		01/11/2024			Sister in-law	
7.13	Vu Thi Thuy Lan		01/11/2024			Sibling	
7.14	Nguyen Duc Hien		01/11/2024			Brother in-law	
7.15	Vu Thai Lang		01/11/2024			Sibling	
7.16	Vu Thanh Lam		01/11/2024			Sibling	
7.17	Phan Thi Anh		01/11/2024			Sister in-law	
7.18	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
7.19	Ho Chi Minh City Party Committee Office		01/11/2024			The organization authorising the BOD members to represent the capital contribution and shares	
7.20	Phu Nhuan Construction and Housing Trading Company Limited		01/11/2024			The organization authorising the BOD members to represent the capital contribution and shares	
8	Nguyen Thanh Long	BOD member	01/11/2024			BOD member	
8.1	Luu Hong Thai		01/11/2024			Wife	
8.2	Nguyen Huu Ba		01/11/2024			Father	
8.3	Nguyen Thi Do		01/11/2024			Mother	
8.4	Luu Huynh Khung		01/11/2024			Father in-law	
8.5	Nguyen Thi Bach Nhung		01/11/2024			Mother in-law	
8.6	Nguyen Phuc Vinh		01/11/2024			Child	
8.7	Nguyen Phuc Quang		01/11/2024			Child	
8.8	Nguyen Kim Ngoc		01/11/2024			Sibling	
8.9	Duong Van Hien		01/11/2024			Brother in-law	
8.10	Nguyen Kim Cuong		01/11/2024			Sibling	
8.11	Thai Van Thanh		01/11/2024			Brother in-law	
8.12	Nguyen Kim Hong		01/11/2024			Sibling	
8.13	Nguyen Thanh Hai		01/11/2024			Sibling	
8.14	Huynh Thanh Thao		01/11/2024			Sister in-law	
8.15	Ho Chi Minh City Petroleum Company Limited		01/11/2024			The organization authorising the BOD members to represent the capital contribution and shares	
8.16	Ky Hoa Tourist Trading one member limited liability Company		01/11/2024				
8.17	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
9	Tran Thanh Giang	BOD member, General Director	01/11/2024			BOD member, General Director	
9.1	Tran Thuy Dong Thy		01/11/2024			Wife	
9.2	Tran Van Minh					Father	
9.3	Nguyen Thi Le Hoa		01/11/2024			Mother	
9.4	Tran Minh Thanh		01/11/2024			Father in-law	
9.5	Ngo Ngoc Bich Tu		01/11/2024			Mother in-law	
9.6	Tran Ngoc Bao Khue		01/11/2024			Child	
9.7	Tran Tuyen Kham		01/11/2024			Child	
9.8	Tran Dong Giang		01/11/2024			Sibling	
9.9	Tran Thi Huong Giang		01/11/2024			Sibling	
9.10	Tran Van Tam		01/11/2024			Brother in-law	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
9.11	Tran Thi Lam Giang		01/11/2024			Sibling	
9.12	Le Quoc Hung		01/11/2024			Brother in-law	
9.13	Tran Nguyen Long Giang		01/11/2024			Sibling	
9.14	Su Ngoc Linh		01/11/2024			Sister in-law	
9.15	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
9.16	Au Viet paint production and trading company limited		01/11/2024			Mrs. Tran Thuy Dong Thy (wife) is a capital contributing member	
10	Ton Thi Nhat Giang	BOD member	01/11/2024			Board member	
10.1	Ton Ngoc Dong		01/11/2024			Father	
10.2	Le Thi Hong Van		01/11/2024			Mother	
10.3	Tran Quoc Thao		01/11/2024			Husband	
10.4	Tran Quoc Khang		01/11/2024			Child	
10.5	Tran Quoc Thinh		01/11/2024			Father in-law	
10.6	Dang Thi Phong					Mother in-law	
10.7	Ton Thi Huong Giang		01/11/2024			Sibling	
10.8	Ton Hoang Giang		01/11/2024			Sibling	
10.9	Duong Tien Nhat		01/11/2024			Brother in-law	
10.10	Nguyen Ngoc Mai		01/11/2024			Sister in-law	
10.11	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
11	Pham Hoai Nam	BOD member/ Corporate Governance Officer	01/11/2024			Board member/ Corporate Governance Officer	
11.1	Nguyen Do Ai Khanh		01/11/2024			Wife	
11.2	Pham Van Huong					Father	
11.3	Nguyen Thi Ngoc Bich		01/11/2024			Mother	
11.4	Nguyen Trong Mien					Father in-law	
11.5	Do Sen Huong		01/11/2024			Mother in-law	
11.6	Pham Hong Truong		01/11/2024			Child	
11.7	Pham Hong Anh		01/11/2024			Child	
11.8	Pham Trieu Duong		01/11/2024			Sibling	
11.9	Nguyen Thi Hong Nhung		01/11/2024			Sister in-law	
11.10	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
12	Nguyen Thi Hong Thuy	BOD Independent member	01/11/2024			Independent Board member	
12.1	Huynh Van Em		01/11/2024			Husband	
12.2	Nguyen The Da (Vu Kim Xuyen)					Father	
12.3	Nguyen Thi Thu					Mother	
12.4	Huynh Van Chu					Father in-law	
12.5	Do Thi Phan					Mother in-law	
12.6	Huynh Minh Chau		01/11/2024			Child	
12.7	Huynh Vu Khanh Chau		01/11/2024			Child	
12.8	Nguyen Thi Tuyet		01/11/2024			Sibling	
12.9	Nguyen Van Kim		01/11/2024			Brother in-law	
12.10	Nguyen Thi Thu Giang		01/11/2024			Sibling	
12.11	Nguyen Thi Thu Van		01/11/2024			Sibling	
12.12	Dang Tan Tai		01/11/2024			Brother in-law	
12.13	Nguyen Vu Kim Khoa		01/11/2024			Sibling	
12.14	Marcela		01/11/2024			Sister in-law	
12.15	Nguyen Vu Kim Khoi		01/11/2024			Sibling	
12.16	Nghiem Bao Thi Hanh Lan		01/11/2024			Sister in-law	
12.17	Nguyen Thi Thu Hang		01/11/2024			Sibling	
12.18	Nguyen Vu Kim Khuong		01/11/2024			Sibling	
12.19	Ho Minh Nguyet		01/11/2024			Sister in-law	
12.20	Nguyen Vu Kim Khanh		01/11/2024			Sibling	
12.21	Dang Thi Mong Tran		01/11/2024			Sister in-law	
12.22	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
13	Phan Thi Bich Nguyet	BOD Independent member	01/11/2024			Independent Board member	
13.1	Le Truong Son		01/11/2024			Husband	
13.2	Phan Van Nhiem					Father	
13.3	Duong Thi Tuyet		01/11/2024			Mother	
13.4	Le Van Trieu		01/11/2024			Father in-law	
13.5	Nguyen Thi Minh					Mother in-law	
13.6	Le Phan Truong Long		01/11/2024			Child	
13.7	Nguyen Thuy Cat Phuong		01/11/2024			Daughter in-law	
13.8	Le Phan Truong An		01/11/2024			Child	
13.9	Phan Anh Dung		01/11/2024			Sibling	
13.10	Nguyen Hong Diem Phuong		01/11/2024			Sister in-law	
13.11	Phan Thi Bich Hanh		01/11/2024			Sibling	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
13.12	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the manager of the parent credit institution	
14	Tran The Truyen	Head of the Board of Supervisors (BOS)	01/11/2024			Head of the Supervisory Board	
14.1	Nguyen Thanh Thuy		01/11/2024			Wife	
14.2	Tran Van Tan					Father	
14.3	Nguyen Thi Bay					Mother	
14.4	Nguyen Van Chin					Father in-law	
14.5	Ha Thi Kim Lieng		01/11/2024			Mother in-law	
14.6	Tran Nguyen Nhat Khoa		01/11/2024			Child	
14.7	Bui Thi Thanh Thao		01/11/2024			Daughter in-law	
14.8	Tran Quang Vinh					Sibling	
14.9	Tran Kim Dien		01/11/2024			Sibling	
14.10	Huynh Minh Hai		01/11/2024			Brother in-law	
14.11	Tran Thi Suong		01/11/2024			Sibling	
14.12	Trinh Minh Thuy		01/11/2024			Brother in-law	
14.13	Tran The Tuyen		01/11/2024			Sibling	
14.14	Bui Thi Nguyet Hong		01/11/2024			Sister in-law	
14.15	Tran The Trung		01/11/2024			Sibling	
14.16	Nguyen Thi Huong Thuy		01/11/2024			Sister in-law	
14.17	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is Head of the BOS of the parent credit institution	
15	Nguyen Ai	BOS member	01/11/2024			Member of the Supervisory Board	
15.1	Thai Thanh Bao Linh		01/11/2024			Wife	
15.2	Nguyen Ngoc Anh		01/11/2024			Father	
15.3	Pham Thi Cam		01/11/2024			Mother	
15.4	Thai Thanh Binh		01/11/2024			Father in-law	
15.5	Nguyen Thi Loan		01/11/2024			Mother in-law	
15.6	Nguyen Ha Bao Nghi		01/11/2024			Child	
15.7	Nguyen Thai Duy Minh		01/11/2024			Child	
15.8	Nguyen Dung		01/11/2024			Sibling	
15.9	Nguyen Thi Nga		01/11/2024			Sister in-law	
15.10	Nguyen Thi Hien		01/11/2024			Sibling	
15.11	Lam Minh Tuan		01/11/2024			Brother in-law	
15.12	Nguyen Lanh		01/11/2024			Sibling	
15.13	Nguyen Kim Investment and Development Joint Stock Company		01/11/2024			Head of internal audit department	
15.14	Nam Sai Gon Development Joint Stock Company		01/11/2024			BOS member	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
15.15	Saigon Logistic Trading Joint Stock Company		01/11/2024			Head of the BOS	
15.16	Hoan My Joint Stock Company		01/11/2024			Head of the BOS	
15.17	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
16	Vu Quynh Mai	BOS member	01/11/2024			BOS member	
16.1	Tran Ngoc Thanh		01/11/2024			Husband	
16.2	Vu Dinh Mai					Father	
16.3	Le Thi Mai					Mother	
16.4	Tran Gia Nghi					Father in-law	
16.5	Le Thi Kim Ba					Mother in-law	
16.6	Tran Quynh Chi		01/11/2024			Child	
16.7	Tran Bao Khang		01/11/2024			Child	
16.8	Vu Truc Mai		01/11/2024			Sibling	
16.9	Quach An Cuong		01/11/2024			Brother in-law	
16.10	Vu Thuy Mai		01/11/2024			Sibling	
16.11	Bui The Hanh		01/11/2024			Brother in-law	
16.12	Vu Tu Mai		01/11/2024			Sibling	
16.13	Duong Thanh Liem		01/11/2024			Brother in-law	
16.14	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
17	Nguyen Dao Phuong Linh	BOS member	01/11/2024			BOS member	
17.1	Le Minh Dao Em		01/11/2024			Husband	
17.2	Nguyen Hoang Long		01/11/2024			Father	
17.3	Dao Giang Huong		01/11/2024			Mother	
17.4	Le Van Trieu					Father in-law	
17.5	Chung Thi Nga					Mother in-law	
17.6	Le Nguyen Gia An		01/11/2024			Child	
17.7	Le Hoang Khang		01/11/2024			Child	
17.8	Nguyen Hoang Hiep		01/11/2024			Sibling	
17.9	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
18	Nguyen Ngoc Dang Khoa	BOS member	01/11/2024			BOS member	
18.1	Nguyen Pham Thuy Tien		01/11/2024			Wife	
18.2	Nguyen Ngoc Phu		01/11/2024			Father	
18.3	Lam Thi Diep		01/11/2024			Mother	
18.4	Nguyen Huu Truong		01/11/2024			Father in-law	
18.5	Pham Thi Tuong		01/11/2024			Mother in-law	
18.6	Nguyen Minh An		01/11/2024			Child	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
18.7	Nguyen Minh Anh		01/11/2024			Child	
18.8	Nguyen Ngoc My Tram		01/11/2024			Sibling	
18.9	Cu Chi Commercial and Industrial developing Investment Joint Stock Company		01/11/2024			Supervisor	
18.10	Saigon Factoring and Collateral Company Limited		01/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
19	Vo Thi Nguyet Minh	Permanent Deputy General Director	01/08/2013			Permanent Deputy General Director	
19.1	Vo Van Hon					Father	
19.2	Le Thi Kheo					Mother	
19.3	Ho Sau					Father in-law	
19.4	Huynh Thi Tinh					Mother in-law	
19.5	Ho Tan Tai		01/08/2013			Husband	
19.6	Ho Nhat Duy		01/08/2013			Child	
19.7	Ho Nhat Nam		01/08/2013			Child	
19.8	Vo Van Kiem					Sibling	
19.9	Vo Van Tiem		01/08/2013			Sibling	
19.10	Vo Van Tam					Sibling	
19.11	Vo Van Thanh		01/08/2013			Sibling	
19.12	Vo Thi Ngoc Anh		01/08/2013			Sibling	
19.13	Vo Thi Suong		01/08/2013			Sibling	
19.14	Sai Quoc Toan		01/08/2013			Brother in-law	
19.15	Le Thi Kim Hue		01/08/2013			Sister in-law	
19.16	Nguyen Thi Tuyet Trinh		01/08/2013			Sister in-law	
19.17	Nguyen Phu Trung		01/08/2013			Brother in-law	
19.18	Grassland Equipment Company Limited		01/08/2013			A company in which the Board of Management (BOM) member (or authorized person) is the spouse, parent, child (including adoptive father, adoptive mother, adopted child, father-in-law, mother-in-law, daughter-in-law, son-in-law, stepfather, stepmother, stepchild of the spouse), sibling (including half-brother, half-sister), brother-in-law, sister-in-law, (or their authorized persons) of the executive member who is a manager, a BOS member, or a capital contributor/shareholder owning $\geq 5\%$ of the charter capital/voting shares of the company/credit institution.	

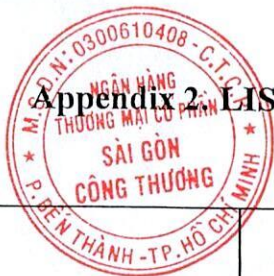
No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
19.19	Saigon Factoring and Collateral Company Limited		01/08/2013			Subsidiary company in which the BOM member (or the authorised person) is the manager, BOS member of the parent credit institution	
20	Tran Quoc Thanh	Deputy General Director	01/09/2023			Deputy General Director	
20.1	Tran Van Ngau		01/09/2023			Father	
20.2	Bui Thi Tuoi		01/09/2023			Mother	
20.3	Huynh Ba Hiep					Father in-law	
20.4	Phan Kien Trinh		01/09/2023			Mother in-law	
20.5	Huynh Thi Minh Tran		01/09/2023			Wife	
20.6	Tran Quoc Anh		01/09/2023			Child	
20.7	Tran Huynh Minh Anh		01/09/2023			Child	
20.8	Tran Tuan Anh		01/09/2023			Child	
20.9	Tran Thi My Dung		01/09/2023			Sibling	
20.10	Do Van Ty		01/09/2023			Brother in-law	
20.11	Kim Ngan Construction - Trading private enterprise		01/09/2023			A company in which the Board of Management (BOM) member (or authorized person) is the spouse, parent, child (including adoptive father, adoptive mother, adopted child, father-in-law, mother-in-law, daughter-in-law, son-in-law, stepfather, stepmother, stepchild of the spouse), sibling (including half-brother, half-sister), brother-in-law, sister-in-law, (or their authorized persons) of the executive member who is a manager, a BOS member, or a capital contributor/shareholder owning $\geq 5\%$ of the charter capital/voting shares of the company/credit institution.	
20.12	Saigon Factoring and Collateral Company Limited		01/09/2023			Subsidiary company in which the BOD member (or the authorised person) is the manager, BOS member of the parent credit institution	
21	Pham Hoang Hong Thinh	Deputy General Director	01/09/2023			Deputy General Director	
21.1	Pham Hoang Ba					Father	
21.2	Pham Thi Hong Diem					Mother	
21.3	Hoang Ngoc					Father in-law	
21.4	Le Thi Minh		01/09/2023			Mother in-law	
21.5	Hoang Thi Quynh Hoa		01/09/2023			Wife	
21.6	Pham Hoang Hong Phuc		01/09/2023			Child	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
21.7	Pham Hoang Phuc Tam		01/09/2023			Child	
21.8	Pham Hoang Hong Hoa		01/09/2023			Sibling	
21.9	Pham Hoang Hong Viet		01/09/2023			Sibling	
21.10	Pham Hoang Hong Lien		01/09/2023			Sibling	
21.11	Pham Hoang Hong Minh		01/09/2023			Sibling	
21.12	Pham Hoang Hong Cuong		01/09/2023			Sibling	
21.13	Pham Thi Phuong		01/09/2023			Sister in-law	
21.14	Ngo Quoc Dinh		01/09/2023			Brother in-law	
21.15	Vu Thi Anh Thu		01/09/2023			Sister in-law	
21.16	Saigon Factoring and Collateral Company Limited		01/09/2023			Subsidiary company in which the BOM member (or the authorised person) is the manager, BOS member of the parent credit institution	
22	Nguyen Dinh Nam	Deputy General Director	01/09/2024			Deputy General Director	
22.1	Luu Thi Thanh Hue		01/09/2024			Wife	
22.2	Nguyen Luu Thai Dung		01/09/2024			Child	
22.3	Nguyen Dinh Huan					Father	
22.4	Nguyen Thi Bach Tuyet		01/09/2024			Mother	
22.5	Le Thi Nu		01/09/2024			Mother in-law	
22.6	Luu Thai Khai		01/09/2024			Father in-law	
22.7	Nguyen Dinh Trung		01/09/2024			Sibling	
22.8	Truong Thi Dua		01/09/2024			Sister in-law	
22.9	Saigon Factoring and Collateral Company Limited		01/09/2024			Subsidiary company in which the BOM member (or the authorised person) is the manager, BOS member of the parent credit institution	
23	Nguyen Khac Nghiem	Deputy General Director	01/08/2025			Deputy General Director	
23.1	Bui Thi Hang		01/08/2025			Wife	
23.4	Nguyen Van Huyen					Father	
23.5	Le Thi Ai		01/08/2025			Mother	
23.6	Bui Van Ha		01/08/2025			Father in-law	
23.7	Nguyen Thi Dang		01/08/2025			Mother in-law	
23.2	Nguyen Minh Tri		01/08/2025			Child	
23.3	Nguyen Minh Duc		01/08/2025			Child	
23.8	Nguyen Tien Dung		01/08/2025			Sibling	
23.9	Nguyen Thi Bich Ngoc		01/08/2025			Sister in-law	
23.10	Nguyen Thi Trang		01/08/2025			Sibling	
23.11	Nguyen Thi Bich Phuong		01/08/2025			Sibling	
23.12	Nguyen Bao Lan		01/08/2025			Brother in-law	

No	Name of organization/individual	Position at the company (if available)	Time the person became a related person	Time the person ceased to be a related person	Reasons	Relationship with the company	Notes
23.13	Saigon Factoring and Collateral Company Limited		01/08/2025			Subsidiary company in which the BOM member (or the authorised person) is the manager, BOS member of the parent credit institution	
23	Pham Tan Tai	Chief Accountant cum Director of Internal Accounting and Finance Department	01/09/2024			Chief Accountant cum Director of Internal Accounting and Finance Department	
23.1	Pham Van Tu		01/09/2024			Father	
23.2	Dao Thi Hoang		01/09/2024			Mother	
23.3	Pham Van Minh		01/09/2024			Sibling	
23.4	Pham Thi Thanh Trang		01/09/2024			Sibling	
23.5	Nguyen Thi Thuy		01/09/2024			Sister in-law	
23.6	Nguyen Van Hai		01/09/2024			Brother in-law	
23.7	Saigon Ha Long Hotel Tourism Joint Stock Company		01/09/2024			Related organizations	

Note: NSH no. *: ID/Passport number (for individual) or Business Registration Certificate number,

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Appendix 2: LIST OF SAIGONBANK'S INTERNAL PERSONS AND RELATED PERSONS OF INTERNAL MEMBERS

As at December 31, 2025

Unit: Number of shares, %

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
I	Board of Directors				
1	Vu Quang Lam	Chairman	0	0	
1.1	Dao Van Anh	No	0	0	
1.2	Vu Quang Loi	No	0	0	
1.3	Ha Thi Thao	No	0	0	
1.4	Dao Tien Tuong	No	0	0	
1.5	Nguyen Thi Van	No	0	0	
1.6	Vu Quang Hy	No	0	0	
1.7	Vu Quang Bao Han	No	0	0	
1.8	Vu Manh Loc	No	0	0	
1.9	Vu Huy Long	No	0	0	
1.10	Tran Thi Mong Thu	No	0	0	
1.11	Vu Quy Lan	No	0	0	
1.12	Nguyen Thi Loan	No	0	0	
1.13	Vu Thi Thuy Lan	No	0	0	
1.14	Nguyen Duc Hien	No	0	0	
1.15	Vu Thai Lang	No	0	0	
1.16	Vu Thanh Lam	No	0	0	
1.17	Phan Thi Anh	No	0	0	



No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
1.18	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
1.19	Ho Chi Minh City Party Committee Office	No	61.610.533	18,18	
1.20	Phu Nhuan Construction and Housing Trading Company Limited	No	56.375.000	16,64	
2	Nguyen Thanh Long	BOD member	0	0	
2.1	Luu Hong Thai	No	0	0	
2.2	Nguyen Huu Ba	No	0	0	
2.3	Nguyen Thi Do	No	0	0	
2.4	Luu Huynh Khung	No	0	0	
2.5	Nguyen Thi Bach Nhung	No	0	0	
2.6	Nguyen Phuc Vinh	No	0	0	
2.7	Nguyen Phuc Quang	No	0	0	
2.8	Nguyen Kim Ngoc	No	0	0	
2.9	Duong Van Hien	No	0	0	
2.10	Nguyen Kim Cuong	No	0	0	
2.11	Thai Van Thanh	No	0	0	
2.12	Nguyen Kim Hong	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
2.13	Nguyen Thanh Hai	No	0	0	
2.14	Huynh Thanh Thao	No	0	0	
2.15	Ho Chi Minh City Petroleum Company Limited	No	47.708.053	14,08	
2.16	Ky Hoa Tourist Trading One Member Limited Liability Company	No	55.400.943	16,35	
2.17	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
3	Tran Thanh Giang	BOD member, General Director	0	0	
3.1	Tran Thuy Dong Thy	No	0	0	
3.2	Tran Van Minh	No	0	0	
3.3	Nguyen Thi Le Hoa	No	0	0	
3.4	Tran Minh Thanh	No	0	0	
3.5	Ngo Ngoc Bich Tu	No	0	0	
3.6	Tran Ngoc Bao Khue	No	0	0	
3.7	Tran Tuyen Kham	No	0	0	
3.8	Tran Dong Giang	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
3.9	Tran Thi Huong Giang	No	0	0	
3.10	Tran Van Tam	No	0	0	
3.11	Tran Thi Lam Giang	No	0	0	
3.12	Le Quoc Hung	No	0	0	
3.13	Tran Nguyen Long Giang	No	0	0	
3.14	Su Ngoc Linh	No	0	0	
3.15	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
3.16	Au Viet paint production and trading company limited	No	0	0	
4	Ton Thi Nhat Giang	BOD member	0	0	
4.1	Ton Ngoc Dong	No	0	0	
4.2	Le Thi Hong Van	No	0	0	
4.3	Tran Quoc Thao	No	0	0	
4.4	Tran Quoc Khang	No	0	0	
4.5	Tran Quoc Thinh	No	0	0	
4.6	Dang Thi Phong	No	0	0	
4.7	Ton Thi Huong Giang	No	0	0	
4.8	Ton Hoang Giang	No	0	0	
4.9	Duong Tien Nhat	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
4.10	Nguyen Ngoc Mai	No	0	0	
4.11	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
5	Pham Hoai Nam	BOD member/ Corporate Governance Officer	0	0	
5.1	Nguyen Do Ai Khanh	No	0	0	
5.2	Pham Van Huong	No	0	0	
5.3	Nguyen Thi Ngoc Bich	No	0	0	
5.4	Nguyen Trong Mien	No	0	0	
5.5	Do Sen Huong	No	0	0	
5.6	Pham Hong Truong	No	0	0	
5.7	Pham Hong Anh	No	0	0	
5.8	Pham Trieu Duong	No	0	0	
5.9	Nguyen Thi Hong Nhung	No	0	0	
5.10	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
6	Nguyen Thi Hong Thuy	BOD Independent member	0	0	
6.1	Huynh Van Em	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
6.2	Nguyen The Da (Vu Kim Xuyen)	No	0	0	
6.3	Nguyen Thi Thu	No	0	0	
6.4	Huynh Van Chu	No	0	0	
6.5	Do Thi Phan	No	0	0	
6.6	Huynh Minh Chau	No	0	0	
6.7	Huynh Vu Khanh Chau	No	0	0	
6.8	Nguyen Thi Tuyet	No	0	0	
6.9	Nguyen Van Kim	No	0	0	
6.10	Nguyen Thi Thu Giang	No	0	0	
6.11	Nguyen Thi Thu Van	No	0	0	
6.12	Dang Tan Tai	No	0	0	
6.13	Nguyen Vu Kim Khoa	No	0	0	
6.14	Marcela	No	0	0	
6.15	Nguyen Vu Kim Khoi	No	0	0	
6.16	Nghiem Bao Thi Hanh Lan	No	0	0	
6.17	Nguyen Thi Thu Hang	No	0	0	
6.18	Nguyen Vu Kim Khuong	No	0	0	
6.19	Ho Minh Nguyet	No	0	0	
6.20	Nguyen Vu Kim Khanh	No	0	0	
6.21	Dang Thi Mong Tran	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
6.22	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
7	Phan Thi Bich Nguyet	BOD Independent member	0	0	
7.1	Le Truong Son	No	0	0	
7.2	Phan Van Nhiem	No	0	0	
7.3	Duong Thi Tuyet	No	0	0	
7.4	Le Van Trieu	No	0	0	
7.5	Nguyen Thi Minh	No	0	0	
7.6	Le Phan Truong Long	No	0	0	
7.7	Nguyen Thuy Cat Phuong	No	0	0	
7.8	Le Phan Truong An	No	0	0	
7.9	Phan Anh Dung	No	0	0	
7.10	Nguyen Hong Diem Phuong	No	0	0	
7.11	Phan Thi Bich Hanh	No	0	0	
7.12	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
II	Board of Supervisors (BOS)				
1	Tran The Truyen	Head of the BOS	3.666	0,001	
1.1	Nguyen Thanh Thuy	No	0	0	
1.2	Tran Van Tan	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
1.3	Nguyen Thi Bay	No	0	0	
1.4	Nguyen Van Chin	No	0	0	
1.5	Ha Thi Kim Lieng	No	0	0	
1.6	Tran Nguyen Nhat Khoa	No	0	0	
1.7	Bùi Thị Thanh Thảo	No	0	0	
1.8	Trần Quang Vinh	No	0	0	
1.9	Trần Kim Điền	No	0	0	
1.10	Huỳnh Minh Hải	No	0	0	
1.11	Tran Thi Suong	No	0	0	
1.12	Trinh Minh Thuy	No	0	0	
1.13	Tran The Tuyen	No	0	0	
1.14	Bui Thi Nguyet Hong	No	0	0	
1.15	Tran The Trung	No	0	0	
1.16	Nguyen Thi Huong Thuy	No	0	0	
1.17	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
2	Nguyen Ai	BOS member	0	0	
2.1	Thai Thanh Bao Linh	No	0	0	
2.2	Nguyen Ha Bao Nghi	No	0	0	
2.3	Nguyen Thai Duy Minh	No	0	0	
2.4	Nguyen Ngoc Anh	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
2.5	Pham Thi Cam	No	0	0	
2.6	Nguyen Dung	No	0	0	
2.7	Nguyen Thi Nga	No	0	0	
2.8	Nguyen Thi Hien	No	0	0	
2.9	Lam Minh Tuan	No	0	0	
2.10	Nguyen Lanh	No	0	0	
2.11	Thai Thanh Binh	No	0	0	
2.12	Nguyen Thi Loan	No	0	0	
2.13	Nguyen Kim Investment and Development Joint Stock Company	No	0	0	
2.14	Nam Sai Gon Development Joint Stock Company	No	0	0	
2.15	Saigon Logistic Trading Joint Stock Company	No	0	0	
2.16	Hoan My Joint Stock Company	No	0	0	
2.17	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
3	Vu Quynh Mai	BOS member	17.084	0,005	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
3.1	Tran Ngoc Thanh	No	0	0	
3.2	Vu Dinh Mai	No	0	0	
3.3	Le Thi Mai	No	0	0	
3.4	Tran Gia Nghi	No	0	0	
3.5	Le Thi Kim Ba	No	0	0	
3.6	Tran Quynh Chi	No	0	0	
3.7	Tran Bao Khang	No	0	0	
3.8	Vu Truc Mai	No	0	0	
3.9	Quach An Cuong	No	0	0	
3.10	Vu Thuy Mai	No	9.878	0,0029	
3.11	Bui The Hanh	No	0	0	
3.12	Vu Tu Mai	No	0	0	
3.13	Duong Thanh Liem	No	0	0	
3.14	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
4	Nguyen Dao Phuong Linh	BOS member	193	0,0001	
4.1	Le Minh Dao Em	No	0	0	
4.2	Nguyen Hoang Long	No	0	0	
4.3	Dao Giang Huong	No	0	0	
4.4	Le Van Trieu	No	0	0	
4.5	Chung Thi Nga	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
1	Tran Thanh Giang	BOD member, General Director	0	0	
1.1	Tran Thuy Dong Thy	No	0	0	
1.2	Tran Van Minh	No	0	0	
1.3	Nguyen Thi Le Hoa	No	0	0	
1.4	Tran Minh Thanh	No	0	0	
1.5	Ngo Ngoc Bich Tu	No	0	0	
1.6	Tran Ngoc Bao Khue	No	0	0	
1.7	Tran Tuyen Kham	No	0	0	
1.8	Tran Dong Giang	No	0	0	
1.9	Tran Thi Huong Giang	No	0	0	
1.10	Tran Van Tam	No	0	0	
1.11	Tran Thi Lam Giang	No	0	0	
1.12	Le Quoc Hung	No	0	0	
1.13	Tran Nguyen Long Giang	No	0	0	
1.14	Su Ngoc Linh	No	0	0	
1.15	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
1.16	Au Viet paint production and trading company limited	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
2	Vo Thi Nguyet Minh	Permanent Deputy General Director	0	0	
2.1	Vo Van Hon	No	0	0	
2.2	Le Thi Kheo	No	0	0	
2.3	Ho Sau	No	0	0	
2.4	Huynh Thi Tinh	No	0	0	
2.5	Ho Tan Tai	No	0	0	
2.6	Ho Nhat Duy	No	587	0,00017	
2.7	Ho Nhat Nam	No	0	0	
2.8	Vo Van Kiem	No	0	0	
2.9	Vo Van Tiem	No	0	0	
2.10	Vo Van Tam	No	0	0	
2.11	Vo Van Thanh	No	0	0	
2.12	Vo Thi Ngoc Anh	No	0	0	
2.13	Vo Thi Suong	No	0	0	
2.14	Sai Quoc Toan	No	0	0	
2.15	Le Thi Kim Hue	No	0	0	
2.16	Nguyen Thi Tuyet Trinh	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
2.17	Nguyen Phu Trung	No	0	0	
2.18	Grassland Equipment Company Limited	No	0	0	
2.19	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
3	Tran Quoc Thanh	Deputy General Director	0	0	
3.1	Tran Van Ngau	No	0	0	
3.2	Bui Thi Tuoi	No	0	0	
3.3	Huynh Ba Hiep	No	0	0	
3.4	Phan Kien Trinh	No	0	0	
3.5	Huynh Thi Minh Tran	No	0	0	
3.6	Tran Quoc Anh	No	0	0	
3.7	Tran Huynh Minh Anh	No	0	0	
3.8	Tran Tuan Anh	No	0	0	
3.9	Tran Thi My Dung	No	0	0	
3.10	Do Van Ty	No	0	0	
3.11	Kim Ngan Construction - Trading private enterprise	No	0	0	
3.12	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
4	Pham Hoang Hong Thinh	Deputy General Director	0	0	
4.1	Pham Hoang Ba	No	0	0	
4.2	Pham Thi Hong Diem	No	0	0	
4.3	Hoang Ngoc	No	0	0	
4.4	Le Thi Minh	No	0	0	
4.5	Hoang Thi Quynh Hoa	No	0	0	
4.6	Pham Hoang Hong Phuc	No	0	0	
4.7	Pham Hoang Phuc Tam	No	0	0	
4.8	Pham Hoang Hong Hoa	No	0	0	
4.9	Pham Hoang Hong Viet	No	0	0	
4.10	Pham Hoang Hong Lien	No	0	0	
4.11	Pham Hoang Hong Minh	No	0	0	
4.12	Pham Hoang Hong Cuong	No	0	0	
4.13	Pham Thi Phuong	No	0	0	
4.14	Ngo Quoc Dinh	No	0	0	
4.15	Vu Thi Anh Thu	No	2.307	0,00068	
4.16	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
5	Nguyen Dinh Nam	Deputy General Director	760	0,0002	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
5.1	Nguyen Dinh Huan				
5.2	Luu Thi Thanh Hue	No	0	0	
5.3	Nguyen Luu Thai Dung	No	0	0	
5.4	Nguyen Thi Bach Tuyet	No	0	0	
5.5	Le Thi Nu	No	0	0	
5.6	Luu Thai Khai	No	0	0	
5.7	Nguyen Dinh Trung	No	0	0	
5.8	Truong Thi Dua	No	0	0	
5.9	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
6	Nguyen Khac Nghiem	Deputy General Director	0	0	
6.1	Bui Thi Hang	No	0	0	
6.2	Nguyen Van Huyen	No			
6.3	Le Thi Ai	No	0	0	
6.4	Bui Van Ha	No	0	0	
6.5	Nguyen Thi Dang	No	0	0	
6.6	Nguyen Minh Tri	No	0	0	
6.7	Nguyen Minh Duc	No	0	0	
6.8	Nguyen Tien Dung	No	0	0	
6.9	Nguyen Thi Bich Ngoc	No	0	0	

No.	Name of organization/individual	Position at the company (if available)	Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	NOTE
6.10	Nguyen Thi Trang	No	0	0	
6.11	Nguyen Thi Bich Phuong	No	0	0	
6.12	Nguyen Bao Lan	No	0	0	
6.13	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	0	0	
IV	Chief Accountant				
1	Pham Tan Tai	Chief Accountant cum Director of Internal Accounting and Finance Department	0	0	
1.1	Pham Van Tu	No	0	0	
1.2	Dao Thi Hoang	No	0	0	
1.3	Pham Van Minh	No	0	0	
1.4	Pham Thi Thanh Trang	No	0	0	
1.5	Nguyen Thi Thuy	No	0	0	
1.6	Nguyen Van Hai	No	0	0	
1.7	Saigon Ha Long Hotel Tourism Joint Stock Company	No	0	0	



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