

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: 509/BC-SGB-HDQT

HCMC, July 24, 2026

REPORT ON CORPORATE GOVERNANCE
(First half of 2026)

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: 3.608.197.320.000 dong.
- Ticker 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 22/04/2026, Saigon Bank for Industry and Trade (SAIGONBANK) held an Annual General Meeting of Shareholders (AGM) of 2026.

2. Resolutions/Decisions of the GMS:

No.	Resolution/Decision No.	Date	Heading
1	324/NQ-SGB-DHDCD	22/04/2026	Resolution of SAIGONBANK's 2026 AGM

II. Board of Directors (2026 First-Half report)

1. Information of the Board of Directors (BOD)

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	03	100%	-
2	Tran Thanh Giang	03	100%	-
3	Nguyen Thanh Long	03	100%	-
4	Ton Thi Nhat Giang	03	100%	-
5	Pham Hoai Nam	03	100%	-
6	Phan Thi Bich Nguyet	03	100%	-
7	Nguyen Thi Hong Thuy	03	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. 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.

- 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 2026:

+ Strictly implementing and complying with the directives of the Governor of the State Bank of Vietnam on interest rates, including reducing deposit rates by at least 0.5% per annum as a basis for lowering lending rates to support businesses and the public as well as publicly disclosing deposit rates and maximum deposit rates, etc.

+ Maintaining a well-balanced capital structure in terms of tenor and source-utilization alignment, ensuring liquidity capacity.

+ Implementing solutions to achieve safe, effective, and compliant credit growth, in line with the overall orientation of the Government and the State Bank of Vietnam (SBV):

✓ Prioritizing credit towards production and business sectors, priority areas, and economic growth drivers in accordance with the policies of the Government and the SBV, on the basis of ensuring loan safety and compliance with relevant regulations, supporting socio-economic recovery and development.

✓ Since the beginning of the year, SAIGONBANK has launched 7 new credit packages with preferential interest rates, with a total limit of over VND 5,000 billion, aiming to accompany customers in expanding production and business activities and meeting consumer capital needs; issued specific lending rates for the agricultural and rural sectors; issued short-term VND lending rates for certain priority sectors as prescribed by the SBV.

✓ Increasing the preferential credit limit for CEP Microfinance Institution to enable low-income workers to access loans, thereby creating jobs, increasing income, and contributing to improve workers' living standards.

✓ Publishing the average lending rate, the difference between average deposit and lending rates, and lending rates for credit packages, programs and products on SAIGONBANK's website in accordance with SBV directives.

- Directing the implementation of solutions to promote green credit growth and low-carbon production and consumption sectors to save the environment; 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.

- Directing and supervising the improvement and implementation of internal regulations for timely amendments, supplements, or issuance of new ones, ensuring regulatory compliance and aiming to adopt advanced international practices and standards.

- Promoting the development of digital services and technology application, gradually implementing digital transformation of operations in line with the policies of the Government and the SBV; Partnering with public administrative units to participate in the administrative reform process; Expanding public service payments to promote cashless payments in line with the orientation of the Government and the SBV, which includes sponsoring smart kiosks for local wards, communes in Ho Chi Minh City, connecting with the healthcare sector and the education sector; Deploying Electronic Payment and Digital Tax Payment services for household businesses and enterprises...

- Directing the communication activities and enhancing SAIGONBANK's brand recognition through community-oriented, social, and humanitarian sponsorship programs such as participating in the signing ceremony of the Saigon Brand Alliance Partnership for the 2026–2030 period, sponsoring the Vietnam Space Week 2026 event held in Can Tho City and the University of Economics Ho Chi Minh City with numerous distinctive science, technology, and STEM education activities to promote innovation, creativity and inspire a passion for science and technology among Vietnamese youth, launching an emulation movement to celebrate the 75th anniversary of the establishment of Vietnam's Banking Sector, participating in the "75 Years of Vietnam's Banking Sector" virtual running race, and launching an emulation movement to celebrate the 39th anniversary of SAIGONBANK's establishment (16/10/1987 – 16/10/2026)...

- 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.

- 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.

- 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;

- Supervising the implementation of regulations on capital adequacy ratio and internal control system under Circular No. 41/2016/TT-NHNN (as amended and supplemented) and Circular No. 13/2018/TT-NHNN (as amended and supplemented); concurrently, advising the BOD on directing and monitoring the implementation of Circular No. 14/2025/TT-NHNN dated 30/6/2025 (replacing Circular No. 41/2016/TT-NHNN) and Circular No. 83/2025/TT-NHNN dated 31/12/2025 (replacing Circular No. 13/2018/TT-NHNN) as prescribed by the SBV.

- 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 (2026 First-Half report):

No.	Resolution No./ Decision No.	Date	Heading	Consensus
1	03/SGB-HDQT-NQ	05/01/2026	Issuance of "The organization and operation statute of Branches and Transaction Offices of Saigon Bank for Industry and Trade."	100%
2	09/SGB- HDQT-NQ	06/01/2026	Consolidating the Emulation and Reward Committee of Saigon Bank for Industry and Trade.	100%
3	13/SGB- HDQT-NQ	06/01/2026	Renaming of the District 12 Transaction Office under Binh Hoa Branch.	100%

No.	Resolution No./ Decision No.	Date	Heading	Consensus
4	88/NQ-SGB-HDQT	30/01/2026	The final registration date for exercising the rights to nominate and stand for election of additional personnel expected to join the Supervisory Board for the 2024–2029 term.	100%
5	89/NQ-SGB-HDQT	30/01/2026	The final registration date for exercising the rights to attend the 2026 Annual General Meeting of Shareholders for existing shareholders.	100%
6	119/NQ-SGB-HDQT	12/02/2026	The Risk Management Policy for 2026–2028 and the 2025 Internal Capital Adequacy Assessment Report.	100%
7	197/NQ-SGB- HDQT	20/03/2026	Issuance of “Regulation on lending activities and credit policy for agricultural and rural sectors at Saigon Bank for Industry and Trade.”	100%
8	198/NQ-SGB- HDQT	20/03/2026	Issuance of “Regulation on discounting activities of Saigon Bank for Industry and Trade for customers.”	100%
9	222/NQ-SGB- HDQT	27/03/2026	Issuance of Decision on amending, supplementing Point a, Clause 1, Article 7 of “Statute on waiving and reducing interest and late payment interest in credit granting activities for customers” of Saigon Bank for Industry and Trade, issued enclosed with Decision No. 775/QĐ-SGB-HDQT dated 04/7/2025 of the BOD.	100%
10	227/NQ-SGB- HDQT	31/03/2026	Dismissal of the Deputy General Director of Saigon Bank for Industry and Trade for statutory retirement.	100%
11	228/NQ-SGB- HDQT	31/03/2026	Issuance of “Statute on the delivery, custody, and transportation of cash, precious assets, and valuable papers at Saigon Bank for Industry and Trade”.	100%
12	280/NQ-SGB- HDQT	08/04/2026	The 2025 Annual Report of Saigon Bank for Industry and Trade.	100%
13	340/NQ-SGB- HDQT	28/04/2026	Issuance of “Regulation on online banking services for institutional customers at Saigon Bank for Industry and Trade”.	100%

No.	Resolution No./ Decision No.	Date	Heading	Consensus
14	356/NQ-SGB- HDQT	05/05/2026	Issuance of “Regulation on credit rating assessment and deposit limits for customers being credit institutions and foreign bank branches at Saigon Bank for Industry and Trade”.	100%
15	390/NQ-SGB- HDQT	22/05/2026	Approving the policy to terminate operations and sublease the Riverside Hotel to ensure compliance with Circular No. 31/2025/TT-NHNN dated 30/9/2025 of the SBV.	100%
16	407/NQ-SGB- HDQT	05/06/2026	Issuance of “Regulation on authorizing economic organizations to act as foreign currency exchange agents of Saigon Bank for Industry and Trade”.	100%
17	408/NQ-SGB- HDQT	05/06/2026	Issuance of “Decision amending and supplementing some articles of the Regulation on the provision of cashless payment services at Saigon Bank for Industry and Trade, issued enclosed with Decision No. 1066/QĐ-SGB-HDQT dated 23/9/2025 of the BOD”.	100%
18	409/NQ-SGB- HDQT	05/06/2026	Issuance of “Regulation on the internal control system of SAIGONBANK” and “Regulation on credit risk management and concentration risk management for credit extensions at SAIGONBANK”.	100%
19	410/NQ-SGB- HDQT	08/06/2026	Changing the operating location of the Bac Binh Transaction Office under Binh Thuan Branch.	100%
20	423/NQ-SGB- HDQT	11/06/2026	Proposing for supplementation of operational activities to the License concurrently with the reissuance of SAIGONBANK’s License.	100%
21	425/NQ-SGB- HDQT	11/06/2026	Issuance of “Regulation on standards for selecting payment systems for connection at Saigon Bank for Industry and Trade”.	100%
22	431/NQ-SGB- HDQT	12/06/2026	The supplementation of operational activities to the License of Saigon Bank for Industry and Trade.	100%

No.	Resolution No./ Decision No.	Date	Heading	Consensus
23	437/NQ-SGB- HDQT	15/06/2026	Issuance of “Regulation on liquidity risk management at Saigon Bank for Industry and Trade”.	100%
24	438/NQ-SGB- HDQT	15/06/2026	Issuance of “Regulation on interest rate risk in the banking book management in the banking book at Saigon Bank for Industry and Trade”.	100%
25	439/NQ-SGB- HDQT	15/06/2026	Issuance of “Regulation on market risk management and concentration risk management for proprietary trading activities at Saigon Bank for Industry and Trade”.	100%
26	442/NQ-SGB- HDQT	17/06/2026	Amending and supplementing some articles of the “Regulation on the internal capital adequacy assessment process of Saigon Bank for Industry and Trade”, issued enclosed with Decision No. 130/QĐ-SGB-HĐQT dated 13/02/2025 of the BOD.	100%
27	450/NQ-SGB- HDQT	22/06/2026	Issuance of “Regulation on control activities of the Head Office over affiliated units at Saigon Bank for Industry and Trade”.	100%
28	460/NQ-SGB- HDQT	29/06/2026	Issuance of “Regulation on card activities at Saigon Bank for Industry and Trade”.	100%

III. Board of Supervisors (2026 First-Half report):

1. Information of the Board of Supervisors (BOS):

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

No.	BOS Members	Position	The date of becoming/ceasing to be a member of the BOS	Professional qualification
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	04	100%	100%	-
2	Vu Quynh Mai	04	100%	100%	-
3	Nguyen Dao Phuong Linh	04	100%	100%	-
4	Nguyen Ai	04	100%	100%	-
5	Nguyen Ngoc Dang Khoa	04	100%	100%	-

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

- Supervising the compliance with legal regulations and SAIGONBANK's Charter as well as the implementation of the GMS's resolutions by the BOD and the General Director in SAIGONBANK's corporate governance and operations.

- Organizing the execution of tasks related to the Internal Audit Department within authorized power: Appointing and re-appointing positions within the Internal Audit Department; Directing and supervising the operations of the Internal Audit Department in performing its functions and duties in accordance with regulations...

- Monitoring the financial situation and reviewing the 2025 financial report of SAIGONBANK.

- Monitoring and updating changes to the list of shareholders holding 1% or above of the charter capital, as well as related persons of the members of the BOD, the BOS, the General Director of SAIGONBANK, and of such 1% or above shareholders.

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

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

The activities of the BOS always complied with the provisions of law and SAIGONBANK's Charter. Based on the results of senior management's oversight of internal audit, the BOS provided comments and recommendations to the BOD and the General Director on strengthening controls, mitigating risks, and ensuring compliance with the law and internal regulations.

The BOD and the General Director provided timely directives, requiring branches and affiliated units to rectify existing shortcomings, thereby contributing to mitigating operational risks.

In general, the coordination between the BOS and the BOD as well as the General Director was consistent with the provisions of law, SAIGONBANK's Charter and internal regulations.

5. Other activities of the BOS:

-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 member
1	Mr. Tran Thanh Giang General Director (office term 2024-2029)	26/11/1971	Master of Business Administration, Bachelor of Law	Reappointed as of November 01, 2024
2	Mrs. Vo Thi Nguyet Minh – Permanent Deputy General Director	27/03/1962	Bachelor of Economics	Dismissed as of May 01, 2026
3	Mr. Tran Quoc Thanh - Deputy General Director	02/03/1976	- Master of Economics, Bachelor of Law	Reappointed as of September 01, 2023
4	Mr. Pham Hoang Hong Thinh - Deputy General Director	25/05/1969	Bachelor of Economics	Reappointed as of September 01, 2023
5	Mr. Nguyen Dinh Nam - Deputy General Director	24/12/1968	Bachelor of Economics	Appointed as of September 01, 2024
6	Mr. Nguyen Khac Nghiem - Deputy General Director	07/11/1974	Bachelor of Science in Informatics Technology	Appointed as of 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 of September 01, 2024

¹ Ms. Vo Thi Nguyet Minh is dismissed as Deputy General Director of Saigon Bank for Industry and Trade for statutory retirement, effective as of May 1, 2026.

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:

During the first half of 2026, SAIGONBANK organized 4 specialized training courses as well as training workshops and seminars for employees, including: a Seminar on Sustainable Development through ESG Implementation to enhance leadership skills on the importance of ESG in the Bank's sustainable development; training workshop on SAIGONBANK iBanking services; training course on the 2025 Personal Data Protection Law and Decree No. 356/2025/NĐ-CP dated 31/12/2025 of the Government detailing certain articles and enforcement measures the Law on Personal Data Protection, organized by the Vietnam Bank's Association (VNBA); and a training course on "Application of AI in Data Analysis and Report Automation in banking" organized by the VNBA.

VII. List of related persons of the public company (2026 First-Half 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
(2026 First-Half 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. *Chau*

LEGAL REPRESENTATIVE *nghe*
SAIGON BANK FOR INDUSTRY AND TRADE

Recipients:

- As stated above;
- BOD Office (filing)



VU QUANG LAM
CHAIRMAN OF THE BOD



Appendix I. List of SAIGONBANK's related persons

As at June 30, 2026

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 holding more than 5% of the 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	01/11/2024			Chairman of the Board of Directors (BOD)	
7.1	Dao Van Anh		01/11/2024			Wife	
7.2	Vu Quang Loi		01/11/2024			Father	
7.3	Ha Thi Thao		01/11/2024			Mother	
7.4	Dao Tien Tuong		01/11/2024			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		01/11/2024			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	
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 Co., Ltd.		01/11/2024			The organization authorising the BOD members to represent the capital contribution and shares	
8	Nguyen Thanh Long	Board 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	

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As at June 30, 2026

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
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	Board 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	
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	Board member	01/11/2024			BOD 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	Shin Khang & K Joint Stock Company		01/11/2024			Mrs. Ton Thi Huong Giang (sibling) owns 70% of the company's charter capital	
10.12	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	Board member/ Corporate Governance Officer	01/11/2024			BOD 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	

Appendix 1. List of SAIGONBANK's related persons

As at June 30, 2026

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
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	
12	Nguyen Thi Hong Thuy	Independent Board member	01/11/2024			BOD Independent 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	Independent Board member	01/11/2024			BOD Independent 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	
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 Supervisory Board	01/11/2024			Head of the Board of Supervisors (BOS)	

Appendix I. List of SAIGONBANK's related persons

As at June 30, 2026

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
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		1/11/2024			Child	
14.7	Bui Thi Thanh Thao		1/11/2024			Daughter in-law	
14.8	Tran Quang Vinh					Sibling	
14.9	Tran Kim Dien		1/11/2024			Sibling	
14.10	Huynh Minh Hai		1/11/2024			Brother in-law	
14.11	Tran Thi Suong		1/11/2024			Sibling	
14.12	Trinh Minh Thuy		1/11/2024			Brother in-law	
14.13	Tran The Tuyen		1/11/2024			Sibling	
14.14	Bui Thi Nguyet Hong		1/11/2024			Sister in-law	
14.15	Tran The Trung		1/11/2024			Sibling	
14.16	Nguyen Thi Huong Thuy		1/11/2024			Sister in-law	
14.17	Saigon Factoring and Collateral Company Limited		1/11/2024			Subsidiary company in which the declarant is the Head of the BOS of the parent credit institution	
15	Nguyen Ai	Member of the Supervisory Board	01/11/2024			BOS member	
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	
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	Member of the Supervisory Board	1/11/2024			BOS member	
16.1	Tran Ngoc Thanh		1/11/2024			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		1/11/2024			Child	
16.7	Tran Bao Khang		1/11/2024			Child	
16.8	Vu Truc Mai		1/11/2024			Sibling	

Appendix 1. List of SAIGONBANK's related persons
As at June 30, 2026

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
16.9	Quach An Cuong		1/11/2024			Brother in-law	
16.10	Vu Thuy Mai		1/11/2024			Sibling	
16.11	Bui The Hanh		1/11/2024			Brother in-law	
16.12	Vu Tu Mai		1/11/2024			Sibling	
16.13	Duong Thanh Liem		1/11/2024			Brother in-law	
16.14	Saigon Factoring and Collateral Company Limited		1/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
17	Nguyen Dao Phuong Linh	Member of the Supervisory Board	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		1/11/2024			Child	
17.7	Le Hoang Khang		1/11/2024			Child	
17.8	Nguyen Hoang Hiep		1/11/2024			Sibling	
17.9	Saigon Factoring and Collateral Company Limited		1/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
18	Nguyen Ngoc Dang Khoa	Member of the Supervisory Board	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		1/11/2024			Child	
18.7	Nguyen Minh Anh		1/11/2024			Child	
18.8	Nguyen Ngoc My Tram		1/11/2024			Sibling	
18.9	Cu Chi Commercial and Industrial Developing Investment Joint Stock Company		1/11/2024			Supervisor	
18.10	Saigon Factoring and Collateral Company Limited		1/11/2024			Subsidiary company in which the declarant is the BOS member of the parent credit institution	
19	Tran Quoc Thanh	Deputy General Manager	01/09/2023			Deputy General Director	
19.1	Tran Van Ngau		01/09/2023			Father	
19.2	Bui Thi Tuoi		01/09/2023			Mother	
19.3	Huynh Ba Hiep		01/09/2023			Father in-law	
19.4	Phan Kien Trinh		01/09/2023			Mother in-law	
19.5	Huynh Thi Minh Tran		01/09/2023			Wife	
19.6	Tran Quoc Anh		01/09/2023			Child	
19.7	Tran Huynh Minh Anh		01/09/2023			Child	
19.8	Tran Tuan Anh		01/09/2023			Child	
19.9	Tran Thi My Dung		01/09/2023			Sibling	
19.10	Do Van Ty		01/09/2023			Brother in-law	

Appendix I. List of SAIGONBANK's related persons

As at June 30, 2026

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
19.11	Saigon Factoring and Collateral Company Limited		01/09/2023			Subsidiary company in which the BOD member (or authorised person) is the manager, the BOS member of the parent credit institution	
20	Pham Hoang Hong Thinh	Deputy General Manager	01/09/2023			Deputy General Director	
20.1	Pham Hoang Ba					Father	
20.2	Pham Thi Hong Diem					Mother	
20.3	Hoang Ngoc					Father in-law	
20.4	Le Thi Minh		01/09/2023			Mother in-law	
20.5	Hoang Thi Quynh Hoa		01/09/2023			Wife	
20.6	Pham Hoang Hong Phuc		01/09/2023			Child	
20.7	Pham Hoang Phuc Tam		01/09/2023			Child	
20.8	Pham Hoang Hong Hoa		01/09/2023			Sibling	
20.9	Pham Hoang Hong Viet		01/09/2023			Sibling	
20.10	Pham Hoang Hong Lien		01/09/2023			Sibling	
20.11	Pham Hoang Hong Minh		01/09/2023			Sibling	
20.12	Pham Hoang Hong Cuong		01/09/2023			Sibling	
20.13	Pham Thi Phuong		01/09/2023			Sister in-law	
20.14	Ngo Quoc Dinh		01/09/2023			Brother in-law	
20.15	Vu Thi Anh Thu		01/09/2023			Sister in-law	
20.16	Saigon Factoring and Collateral Company Limited		01/09/2023			Subsidiary company in which the BOM member (or authorised person) is the manager, the BOS member of the parent credit institution	
21	Nguyen Dinh Nam	Deputy General Manager	01/09/2024			Deputy General Director	
21.1	Luu Thi Thanh Hue		01/09/2024			Wife	
21.2	Nguyen Luu Thai Dung		01/09/2024			Child	
21.3	Nguyen Dinh Huan					Father	
21.4	Nguyen Thi Bach Tuyet		01/09/2024			Mother	
21.5	Le Thi Nu		01/09/2024			Mother in-law	
21.6	Luu Thai Khai		01/09/2024			Father in-law	
21.7	Nguyen Dinh Trung		01/09/2024			Sibling	
21.8	Truong Thi Dua		01/09/2024			Sister in-law	
21.9	Saigon Factoring and Collateral Company Limited		01/09/2024			Subsidiary company in which the BOM member(or authorised person) is the manager, the BOS member of the parent credit institution	
22	Nguyen Khac Nghiem	Deputy General Manager	01/08/2025			Deputy General Director	
22.1	Bui Thi Hang		01/08/2025			Wife	
22.2	Nguyen Van Huyen					Father	
22.3	Le Thi Ai		01/08/2025			Mother	
22.4	Bui Van Ha		01/08/2025			Father in-law	
22.5	Nguyen Thi Dang		01/08/2025			Mother in-law	
22.6	Nguyen Minh Tri		01/08/2025			Child	
22.7	Nguyen Minh Duc		01/08/2025			Child	
22.8	Nguyen Tien Dung		01/08/2025			Sibling	
22.9	Nguyen Thi Bich Ngoc		01/08/2025			Sister in-law	
22.10	Nguyen Thi Trang		01/08/2025			Sibling	

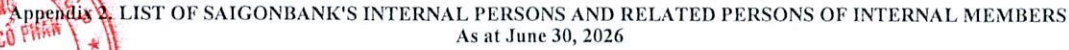
Appendix 1. List of SAIGONBANK's related persons

As at June 30, 2026

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
22.11	Nguyen Thi Bich Phuong		01/08/2025			Sibling	
22.12	Nguyen Bao Lan		01/08/2025			Brother in-law	
22.13	Saigon Factoring and Collateral Company Limited		01/08/2025			Subsidiary company in which the BOM member (or authorised person) is the manager, the BOS member of the parent credit institution	
23	Mrs. Vo Thi Nguyet Minh – Deputy General Director: Dismissed from the position of Deputy General Director of Saigon Bank for Industry and Trade upon her statutory retirement, effective						
24	Pham Tan Tai	Chief Accountant and Head of Financial Accounting Department	01/09/2024			Chief Accountant cum Director of Internal Accounting and Finance Department	
24.1	Pham Van Tu		01/09/2024			Father	
24.2	Dao Thi Hoang		01/09/2024			Mother	
24.3	Pham Van Minh		01/09/2024			Sibling	
24.4	Pham Thi Thanh Trang		01/09/2024			Sibling	
24.5	Nguyen Thi Thuy		01/09/2024			Sister in-law	
24.6	Nguyen Van Hai		01/09/2024			Brother in-law	
24.7	Saigon Ha Long Hotel Tourism Joint Stock Company		01/09/2024			Related organizations	

Note: Identification Document No. refers to the Citizen Identification Card (CID) No. or Passport No. (for individuals), or the Enterprise Registration Certificate No., Operating License No., or an equivalent legal document (for organizations).





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 (BOD)				
1	Vu Quang Lam	Chairman	-	0	
1.1	Dao Van Anh	No	-	0	
1.2	Vu Quang Loi	No	-	0	
1.3	Ha Thi Thao	No	-	0	
1.4	Dao Tien Tuong	No	-	0	
1.5	Nguyen Thi Van	No	-	0	
1.6	Vu Quang Hy	No	-	0	
1.7	Vu Quang Bao Han	No	-	0	
1.8	Vu Manh Loc	No	-	0	
1.9	Vu Huy Long	No	-	0	
1.10	Tran Thi Mong Thu	No	-	0	
1.11	Vu Quy Lan	No	-	0	
1.12	Nguyen Thi Loan	No	-	0	
1.13	Vu Thi Thuy Lan	No	-	0	
1.14	Nguyen Duc Hien	No	-	0	
1.15	Vu Thai Lang	No	-	0	
1.16	Vu Thanh Lam	No	-	0	
1.17	Phan Thi Anh	No	-	0	
1.18	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
1.19	Ho Chi Minh City Party Committee Office	No	65.615.217	18,185	
1.20	Phu Nhuan Construction and Housing Trading Company Limited	No	60.039.375	16,64	
2	Nguyen Thanh Long	BOD member	-	0	
2.1	Luu Hong Thai	No	-	0	
2.2	Nguyen Huu Ba	No	-	0	
2.3	Nguyen Thi Do	No	-	0	
2.4	Luu Huynh Khung	No	-	0	
2.5	Nguyen Thi Bach Nhung	No	-	0	
2.6	Nguyen Phuc Vinh	No	-	0	
2.7	Nguyen Phuc Quang	No	-	0	
2.8	Nguyen Kim Ngoc	No	-	0	
2.9	Duong Van Hien	No	-	0	
2.10	Nguyen Kim Cuong	No	-	0	
2.11	Thai Van Thanh	No	-	0	
2.12	Nguyen Kim Hong	No	-	0	
2.13	Nguyen Thanh Hai	No	-	0	
2.14	Huynh Thanh Thao	No	-	0	
2.15	Ho Chi Minh City Petroleum Company Limited	No	50.809.076	14,08	
2.16	Ky Hoa Tourist Trading One Member Limited Liability Company	No	59.002.004	16,35	
2.17	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	

Appendix 2. LIST OF SAIGONBANK'S INTERNAL PERSONS AND RELATED PERSONS OF INTERNAL MEMBERS
As at June 30, 2026

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
3	Tran Thanh Giang	BOD member, General Director	-	0	
3.1	Tran Thuy Dong Thy	No	-	0	
3.2	Tran Van Minh	No	-	0	
3.3	Nguyen Thi Le Hoa	No	-	0	
3.4	Tran Minh Thanh	No	-	0	
3.5	Ngo Ngoc Bich Tu	No	-	0	
3.6	Tran Ngoc Bao Khue	No	-	0	
3.7	Tran Tuyen Kham	No	-	0	
3.8	Tran Dong Giang	No	-	0	
3.9	Tran Thi Huong Giang	No	-	0	
3.10	Tran Van Tam	No	-	0	
3.11	Tran Thi Lam Giang	No	-	0	
3.12	Le Quoc Hung	No	-	0	
3.13	Tran Nguyen Long Giang	No	-	0	
3.14	Su Ngoc Linh	No	-	0	
3.15	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
3.16	Au Viet paint production and trading company limited	No	-	0	
4	Ton Thi Nhat Giang	BOD member	-	0	
4.1	Ton Ngoc Dong	No	-	0	
4.2	Le Thi Hong Van	No	-	0	
4.3	Tran Quoc Thao	No	-	0	
4.4	Tran Quoc Khang	No	-	0	
4.5	Tran Quoc Thinh	No	-	0	
4.6	Dang Thi Phong	No	-	0	
4.7	Ton Thi Huong Giang	No	-	0	
4.8	Ton Hoang Giang	No	-	0	
4.9	Duong Tien Nhat	No	-	0	
4.10	Nguyen Ngoc Mai	No	-	0	
4.11	Shin Khang & K Joint Stock Company	No	-	0	
4.12	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
5	Pham Hoai Nam	BOD member/ Corporate Governance Officer	-	0	
5.1	Nguyen Do Ai Khanh	No	-	0	
5.2	Pham Van Huong	No	-	0	
5.3	Nguyen Thi Ngoc Bich	No	-	0	
5.4	Nguyen Trong Mien	No	-	0	
5.5	Do Sen Huong	No	-	0	
5.6	Pham Hong Truong	No	-	0	
5.7	Pham Hong Anh	No	-	0	
5.8	Pham Trieu Duong	No	-	0	

Appendix 2. LIST OF SAIGONBANK'S INTERNAL PERSONS AND RELATED PERSONS OF INTERNAL MEMBERS
As at June 30, 2026

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
5.9	Nguyen Thi Hong Nhung	No	-	0	
5.10	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
6	Nguyen Thi Hong Thuy	BOD Independent member	-	0	
6.1	Huynh Van Em	No	-	0	
6.2	Nguyen The Da (Vu Kim Xuyen)	No	-	0	
6.3	Nguyen Thi Thu	No	-	0	
6.4	Huynh Van Chu	No	-	0	
6.5	Do Thi Phan	No	-	0	
6.6	Huynh Minh Chau	No	-	0	
6.7	Huynh Vu Khanh Chau	No	-	0	
6.8	Nguyen Thi Tuyet	No	-	0	
6.9	Nguyen Van Kim	No	-	0	
6.10	Nguyen Thi Thu Giang	No	-	0	
6.11	Nguyen Thi Thu Van	No	-	0	
6.12	Dang Tan Tai	No	-	0	
6.13	Nguyen Vu Kim Khoa	No	-	0	
6.14	Marcela	No	-	0	
6.15	Nguyen Vu Kim Khoi	No	-	0	
6.16	Nghiem Bao Thi Hanh Lan	No	-	0	
6.17	Nguyen Thi Thu Hang	No	-	0	
6.18	Nguyen Vu Kim Khuong	No	-	0	
6.19	Ho Minh Nguyet	No	-	0	
6.20	Nguyen Vu Kim Khanh	No	-	0	
6.21	Dang Thi Mong Tran	No	-	0	
6.22	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
7	Phan Thi Bich Nguyet	BOD Independent member	-	0	
7.1	Le Truong Son	No	-	0	
7.2	Phan Van Nhiem	No	-	0	
7.3	Duong Thi Tuyet	No	-	0	
7.4	Le Van Trieu	No	-	0	
7.5	Nguyen Thi Minh	No	-	0	
7.6	Le Phan Truong Long	No	-	0	
7.7	Nguyen Thuy Cat Phuong	No	-	0	
7.8	Le Phan Truong An	No	-	0	
7.9	Phan Anh Dung	No	-	0	
7.10	Nguyen Hong Diem Phuong	No	-	0	
7.11	Phan Thi Bich Hanh	No	-	0	
7.12	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	

Appendix 2. LIST OF SAIGONBANK'S INTERNAL PERSONS AND RELATED PERSONS OF INTERNAL MEMBERS
As at June 30, 2026

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
II	Board of Supervisors (BOS)				
1	Tran The Truyen	Head of the BOS	3,904	0,001	
1.1	Nguyen Thanh Thuy	No	-	0	
1.2	Tran Van Tan	No	-	0	
1.3	Nguyen Thi Bay	No	-	0	
1.4	Nguyen Van Chin	No	-	0	
1.5	Ha Thi Kim Lieng	No	-	0	
1.6	Tran Nguyen Nhat Khoa	No	-	0	
1.7	Bui Thi Thanh Thao	No	-	0	
1.8	Tran Quang Vinh	No	-	0	
1.9	Tran Kim Dien	No	-	0	
1.10	Huynh Minh Hai	No	-	0	
1.11	Tran Thi Suong	No	-	0	
1.12	Trinh Minh Thuy	No	-	0	
1.13	Tran The Tuyen	No	-	0	
1.14	Bui Thi Nguyet Hong	No	-	0	
1.15	Tran The Trung	No	-	0	
1.16	Nguyen Thi Huong Thuy	No	-	0	
1.17	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
2	Nguyen Ai	BOS member	-	0	
2.1	Thai Thanh Bao Linh	No	-	0	
2.2	Nguyen Ha Bao Nghi	No	-	0	
2.3	Nguyen Thai Duy Minh	No	-	0	
2.4	Nguyen Ngoc Anh	No	-	0	
2.5	Pham Thi Cam	No	-	0	
2.6	Nguyen Dung	No	-	0	
2.7	Nguyen Thi Nga	No	-	0	
2.8	Nguyen Thi Hien	No	-	0	
2.9	Lam Minh Tuan	No	-	0	
2.10	Nguyen Lanh	No	-	0	
2.11	Thai Thanh Binh	No	-	0	
2.12	Nguyen Thi Loan	No	-	0	
2.13	Nguyen Kim Investment and Development Joint Stock Company	No	-	0	
2.14	Nam Sai Gon Development Joint Stock Company	No	-	0	
2.15	Saigon Logistic Trading Joint Stock Company	No	-	0	
2.16	Hoan My Joint Stock Company	No	-	0	
2.17	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	

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As at June 30, 2026

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3	Vu Quynh Mai	BOS member	18.194	0,005	
3.1	Tran Ngoc Thanh	No	-	0	
3.2	Vu Dinh Mai	No	-	0	
3.3	Le Thi Mai	No	-	0	
3.4	Tran Gia Nghi	No	-	0	
3.5	Le Thi Kim Ba	No	-	0	
3.6	Tran Quynh Chi	No	-	0	
3.7	Tran Bao Khang	No	-	0	
3.8	Vu Truc Mai	No	-	0	
3.9	Quach An Cuong	No	-	0	
3.10	Vu Thuy Mai	No	10.520	0,003	
3.11	Bui The Hanh	No	-	0	
3.12	Vu Tu Mai	No	-	0	
3.13	Duong Thanh Liem	No	-	0	
3.14	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
4	Nguyen Dao Phuong Linh	BOS member	205	0,0001	
4.1	Le Minh Dao Em	No	-	0	
4.2	Nguyen Hoang Long	No	-	0	
4.3	Dao Giang Huong	No	-	0	
4.4	Le Van Trieu	No	-	0	
4.5	Chung Thi Nga	No	-	0	
4.6	Le Nguyen Gia An	No	-	0	
4.7	Le Hoang Khang	No	-	0	
4.8	Nguyen Hoang Hiep	No	-	0	
4.9	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
5	Nguyen Ngoc Dang Khoa	BOS member	1.171	0,0003	
5.1	Nguyen Pham Thuy Tien	No	-	0	
5.2	Nguyen Ngoc Phu	No	-	0	
5.3	Lam Thi Diep	No	-	0	
5.4	Nguyen Huu Truong	No	-	0	
5.5	Pham Thi Tuong	No	-	0	
5.6	Nguyen Minh An	No	-	0	
5.7	Nguyen Minh Anh	No	-	0	
5.8	Nguyen Ngoc My Tram	No	-	0	
5.9	Cu Chi Commercial and Industrial developing Investment Joint Stock Company	No	-	0	
5.10	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	



Appendix 2. LIST OF SAIGONBANK'S INTERNAL PERSONS AND RELATED PERSONS OF INTERNAL MEMBERS
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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
III	Board of Management (BOM)				
1	Tran Thanh Giang	BOD member, General Director	-	0	
1.1	Tran Thuy Dong Thy	No	-	0	
1.2	Tran Van Minh	No	-	0	
1.3	Nguyen Thi Le Hoa	No	-	0	
1.4	Tran Minh Thanh	No	-	0	
1.5	Ngo Ngoc Bich Tu	No	-	0	
1.6	Tran Ngoc Bao Khue	No	-	0	
1.7	Tran Tuyen Kham	No	-	0	
1.8	Tran Dong Giang	No	-	0	
1.9	Tran Thi Huong Giang	No	-	0	
1.10	Tran Van Tam	No	-	0	
1.11	Tran Thi Lam Giang	No	-	0	
1.12	Le Quoc Hung	No	-	0	
1.13	Tran Nguyen Long Giang	No	-	0	
1.14	Su Ngoc Linh	No	-	0	
1.15	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
1.16	Au Viet paint production and trading company limited	No	-	0	
2	Tran Quoc Thanh	Deputy General Director	-	0	
2.1	Tran Van Ngau	No	-	0	
2.2	Bui Thi Tuoi	No	-	0	
2.3	Huynh Ba Hiep	No	-	0	
2.4	Phan Kien Trinh	No	-	0	
2.5	Huynh Thi Minh Tran	No	-	0	
2.6	Tran Quoc Anh	No	-	0	
2.7	Tran Huynh Minh Anh	No	-	0	
2.8	Tran Tuan Anh	No	-	0	
2.9	Tran Thi My Dung	No	-	0	
2.10	Do Van Ty	No	-	0	
2.11	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
3	Pham Hoang Hong Thinh	Deputy General Director	-	0	
3.1	Pham Hoang Ba	No	-	0	
3.2	Pham Thi Hong Diem	No	-	0	
3.3	Hoang Ngoc	No	-	0	
3.4	Le Thi Minh	No	-	0	
3.5	Hoang Thi Quynh Hoa	No	-	0	
3.6	Pham Hoang Hong Phuc	No	-	0	
3.7	Pham Hoang Phuc Tam	No	-	0	

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3.8	Pham Hoang Hong Hoa	No	-	0	
3.9	Pham Hoang Hong Viet	No	-	0	
3.10	Pham Hoang Hong Lien	No	-	0	
3.11	Pham Hoang Hong Minh	No	-	0	
3.12	Pham Hoang Hong Cuong	No	-	0	
3.13	Pham Thi Phuong	No	-	0	
3.14	Ngo Quoc Dinh	No	-	0	
3.15	Vu Thi Anh Thu	No	2,456	0,001	
3.16	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
4	Nguyen Dinh Nam	Deputy General Director	809	0,0002	
4.1	Nguyen Dinh Huan				
4.2	Luu Thi Thanh Hue	No	-	0	
4.3	Nguyen Luu Thai Dung	No	-	0	
4.4	Nguyen Thi Bach Tuyet	No	-	0	
4.5	Le Thi Nu	No	-	0	
4.6	Luu Thai Khai	No	-	0	
4.7	Nguyen Dinh Trung	No	-	0	
4.8	Truong Thi Dua	No	-	0	
4.9	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
5	Nguyen Khac Nghiem	Deputy General Director	-	0	
5.1	Bui Thi Hang	No	-	0	
5.2	Nguyen Van Huyen	No			
5.3	Le Thi Ai	No	-	0	
5.4	Bui Van Ha	No	-	0	
5.5	Nguyen Thi Dang	No	-	0	
5.6	Nguyen Minh Tri	No	-	0	
5.7	Nguyen Minh Duc	No	-	0	
5.8	Nguyen Tien Dung	No	-	0	
5.9	Nguyen Thi Bich Ngoc	No	-	0	
5.10	Nguyen Thi Trang	No	-	0	
5.11	Nguyen Thi Bich Phuong	No	-	0	
5.12	Nguyen Bao Lan	No	-	0	
5.13	SAIGON FACTORING AND COLLATERAL COMPANY LIMITED	No	-	0	
6	Mrs. Vo Thi Nguyet Minh – Deputy General Director: Dismissed from the position of Deputy General Director of Saigon Bank for Industry and Trade upon her statutory retirement, effective from May 1, 2026.				

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As at June 30, 2026

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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
IV	Chief Accountant				
1	Pham Tan Tai	Chief Accountant cum Director of Internal Accounting and Finance Department	-	0	
1.1	Pham Van Tu	No	-	0	
1.2	Dao Thi Hoang	No	-	0	
1.3	Pham Van Minh	No	-	0	
1.4	Pham Thi Thanh Trang	No	-	0	
1.5	Nguyen Thi Thuy	No	-	0	
1.6	Nguyen Van Hai	No	-	0	
1.7	Saigon Ha Long Hotel Tourism Joint Stock Company	No	-	0	
V	Authorized Person for Information Disclosure				
1	Nguyen Thuy Tien	Authorized Person for Information Disclosure	0	0	
1.1	Nguyen Tan Thien	No	0	0	
1.2	Nguyen Dang Van Thuy	No	0	0	
1.3	Nguyen Thanh Tam	No	0	0	
1.4	Vo Thi Thuy	No	0	0	
1.5	Nguyen Truong An	No	0	0	
1.6	Nguyen Gia Khang	No	0	0	
1.7	Nguyen Danh Hoang	No	0	0	
1.8	Nguyen Thien Toan	No	0	0	
1.9	Nguyen Ha Nguyet Que	No	0	0	
1.10	QM Sports Company Limited	No	0	0	

Man