

**SAIGON BANK
FOR INDUSTRY AND TRADE**

**THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness.**

No. /TTr-SGB-HDQT

Ho Chi Minh City, April , 2026

Regarding the Tentative Remediation Plan in case of early intervention at SAIGONBANK

DRAFT

PROPOSAL

**To: SHAREHOLDERS OF
SAIGON BANK FOR INDUSTRY AND TRADE**

Pursuant to:

The Law on Credit Institutions (amended and supplemented);

The Charter of Saigon Bank for Industry and Trade (SAIGONBANK).

The Board of Directors (BOD) of SAIGONBANK hereby report to the 2026 Annual General Meeting of Shareholders (AGM) regarding the review and completion of the Tentative Remediation Plan in case of early intervention at SAIGONBANK, as follows:

1. Background

Pursuant to Resolution No. 1975/SGB-DHDCD-NQ dated April 24, 2025, the General Meeting of Shareholders (GMS) authorized the BOD to resolve certain matters within the authority of the GMS of SAIGONBANK between the 2025 AGM and 2026 AGM, including the approval of the Tentative Remediation Plan in case of early intervention at SAIGONBANK in accordance with Article 143 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024.

On June 19, 2025, the BOD issued Decision No. 695/QD-SGB-HDQT on promulgating the Tentative Remediation Plan in case of early intervention at SAIGONBANK and reported to the State Bank of Vietnam (SBV) as per regulations.

In response to the request of the SBV stated in Official Letter No. 2297/QLGS5 dated September 05, 2025, the BOD has reviewed and further refined the Tentative Remediation Plan in case of early intervention at SAIGONBANK.

2. Contents submitted to the GMS

a. Approving the Tentative Remediation Plan in case of early intervention at SAIGONBANK in accordance with Article 143 of the Law on Credit Institutions (detailed plan attached).

b. Authorizing the BOD to amend and supplement the Tentative Remediation Plan in case of early intervention at SAIGONBANK; reporting to the SBV as per regulations.

Regards./.

**FOR AND ON BEHALF OF
THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- As mentioned above;
- Banking Inspection and Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- Board of Directors office (filing).

VU QUANG LAM



SAIGON BANK FOR INDUSTRY AND TRADE

DRAFT



SAIGONBANK

THE TENTATIVE REMEDIATION PLAN IN CASE OF EARLY INTERVENTION

Ho Chi Minh City, month.....year 2026



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THE TENTATIVE REMEDIATION PLAN IN CASE OF EARLY INTERVENTION

I. GENERAL PROVISIONS

1. Purpose

The Tentative Remediation Plan in case of early intervention is developed in compliance with Article 143 of the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and aims to ensure that SAIGONBANK can respond promptly in case of early intervention measures are applied.

2. Subjects of application

The Tentative Remediation Plan in case of early intervention applies to SAIGONBANK in accordance with Article 143 and Article 156 of the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024.

3. Definitions

In this Plan, the terms below shall be construed as follows:

- SAIGONBANK means Saigon Bank for Industry and Trade
- “Unit(s)” include Departments at Head Office, Branches, SAIGONBANK Digital Transformation Center, and Affiliates of SAIGONBANK.
- NHNN/SBV means the State Bank of Vietnam
- TCTD/CI means a credit institution.
- Law on Credit Institutions means the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024.
- “Plan” means the Tentative Remediation Plan in case of early intervention.
- “Early intervention” means the State Bank of Vietnam imposes requirements and restrictions to credit institutions and foreign bank’s branches, and requires such credit institutions and foreign bank’s branches to implement remediation plans under the supervision of the State Bank of Vietnam to address the situation in accordance with Clause 1, Article 156 of the Law on Credit Institutions.
- *Bank run* means a situation in which many depositors simultaneously withdraw funds from a credit institution, leading to an insolvency risk or actual insolvency as prescribed by the Governor of the State Bank of Vietnam.
- *Charter capital* means the total par value of shares of a joint-stock credit institution that have been sold to shareholders.

II. CONTENTS OF THE PLAN

1. Information and Organizational Structure of SAIGONBANK

a) Establishment and Operation License

- Vietnamese name: Ngân hàng Thương mại cổ phần Sài Gòn Công thương
- English name: Saigon Bank for Industry and Trade
- Abbreviation: SAIGONBANK

- Ticker symbol: SGB

- Establishment license: SAIGONBANK was established under License No. 0034/NH-GP dated 04/5/1993 issued by the State Bank of Vietnam. The Enterprise Registration Certificate of the joint-stock company No. 059074 dated 04/8/1993 issued by the Department of Planning and Investment of Ho Chi Minh City (now the Department of Finance of Ho Chi Minh City).

- Head office: 2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City.

- Telephone: (028) 39143183

- Fax: (028) 39143193

- Website: www.saigonbank.com.vn

- Current charter capital: VND 3.608,20 billion, increasing by VND 220,21 billion compared to 31/12/2025 (Decision No. 32/QD-NHNN dated 13/01/2026 of the State Bank of Vietnam regarding amending the charter capital stated in SAIGONBANK's Operation License).

b) Business lines: SAIGONBANK operates in the banking and finance sector, with its principal business activities as follows: mobilizing short-, medium-, and long-term funds in the form of term deposits, demand deposits, and certificates of deposit; receiving entrusted funds for investment and development from domestic credit institutions; borrowing from other credit institutions; providing short-, medium-, and long-term loans to organizations and individuals depending on the nature and availability of funding sources; discounting commercial papers, bonds, and other valuable papers; contributing capital to joint ventures and purchasing shares in accordance with prevailing laws; providing payment services among customers; conducting foreign exchange and gold trading and international payment services; mobilizing capital from abroad and providing other banking services in relation to foreign countries as permitted by the State Bank of Vietnam; and issuing domestic cards under the SAIGONBANK Card brand.

c) Organizational and governance structure

- SAIGONBANK was established on 16/10/1987, as the first joint-stock commercial bank model in Vietnam, and operates in accordance with the initiatives of the Ho Chi Minh City Party Committee and the People's Committee to implement Party resolutions, aiming to concretize the policy of reforming the economic management mechanism under the Resolution of the 6th National Party Congress.

- SAIGONBANK's governance structure follows the joint-stock company model in compliance with the Law on Credit Institutions and relevant regulations, with an organizational structure comprising: the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Board of Management (Executive Board), specifically:

+ **General Meeting of Shareholders:** consists of all voting shareholders and is the highest decision-making authority of SAIGONBANK.

+ **Board of Directors:** As at 31/12/2025, SAIGONBANK's Board of Directors comprises 07 members, including the Chairman and other members. Of these, 06 are non-

executive members and 02 are independent members. Committees under the Board of Directors include the Board Risk Committee and the Board Nomination Committee.

+ Board of Supervisors: As at 31/12/2025, SAIGONBANK's Board of Supervisors comprises 05 members, including the Head of the Board of Supervisors and other members.

+ Board of Management: As at 31/12/2025, SAIGONBANK's Board of Management comprises 06 members, including the General Director and other members. Assistants to the General Director are the Asset and Liability Committee (ALCO), the Risk Management Committee, the Capital Management Committee, and professional departments.

d) Operations network: As at 31/12/2025, SAIGONBANK's operations network comprises its Head Office, 33 branches, 55 transaction offices, and the Card Center (now SAIGONBANK Digital Transformation Center). Its subsidiary is Saigon Factoring and Collateral Company Limited.

Saigon Factoring and Collateral Company Limited was established under License No. 4104000033 dated 24/12/2021, with its 10th amendment to the enterprise registration under Enterprise Code No. 0302487767 dated 12/01/2026.

e) Organizational structure chart: *as presented in Appendix 1 attached to this Plan.*

2. Financial position and operational performance of SAIGONBANK

a) Assessment of SAIGONBANK's financial position and operations

Upon the occurrence of an early intervention event, SAIGONBANK shall assess its financial position and operations based on the following key aspects:

- Business strategy and orientation: SAIGONBANK operates its business in line with the orientations and objectives of monetary, credit, banking activities policies from the Government and the SBV. SAIGONBANK ensures compliance with applicable laws and regulations of the SBV as well as maintains stable, safe, efficient, and sustainable growth.

- Financial position:

+ Total assets: Assess the scale and growth rate of total assets; analyze the asset structure and the proportion of income-generating assets.

+ Capital: Assess the scale, growth, and structure of charter capital; the actual value of charter capital; and on that basis, evaluating the ability to sustain such capital level in current market conditions...; shareholder structure and ownership ratios...

+ Capital mobilization: Assess the mobilization of funds from deposits in Retail Market and other funding channels; Analyze the role of mobilized funds in ensuring liquidity safety and supporting business operations...

+ Credit extension: Assess the loan growth, loan structure, borrower segments, lending sectors, and credit risk levels,...

+ Capital contribution and investment activities: Analyze the equity investments; assess the efficiency of such investments and the risk level associated with each investment...

+ Other assets: Assess the receivables, accrued interest and fees, and other fixed assets...

+ Asset quality: Conduct a comprehensive assessment of asset quality, non-performing loan (NPL) resolution, and the recoverability of bad debts...

- Business performance: Analyze the income and expenses, the proportion of income from each business segment in total income; and items that may affect SAIGONBANK's profit such as accrued interest income that must be reversed but has not yet been done, required risk provisions that have not yet been made due to pending deadlines under inspection conclusions, audit conclusions, and other expenses (if any).

- Complying with prudential ratios and limits: Assess the compliance with prudential limits and safety ratios in accordance with regulations of the State Bank of Vietnam and applicable Circulars from time to time.

b) Financial position of SAIGONBANK

(i) Key financial indicators of SAIGONBANK over the past three years: Detailed information is presented in Appendix 2 attached to this Plan.

(ii) Operational limits and Prudential ratios as at 31/12/2025: in compliance with the requirements of the State Bank of Vietnam (SBV): Details are provided in Appendix 3 attached to this Plan.

(iii) Overall assessment of SAIGONBANK's operations

➤ Strengths:

- Strictly complying with the directives of the SBV regarding monetary policy, interest rates, foreign exchange management regulations,...; adherence to operational limits and safety ratios applicable to the banking sector from time to time.

- The operation of SAIGONBANK is stable, maintaining adequate liquidity, maintaining a balance between funding sources and capital utilization; business activities have recorded growth, with most targets assigned by the General Meeting of Shareholders being achieved.

- The information technology system operates safely and stably, meeting connectivity requirements with major payment intermediaries, thereby forming a foundation for the gradual development of modern, technology-based banking products and services, contributing to the promotion of cashless payments in line with the Government's and SBV's direction. The investments in server procurement and the upgrade of the Oracle database management system from version 10g to 19c, together with data migration to new server systems, have enhanced the quality of digital financial products and services while ensuring customer safety and data security. SAIGONBANK has implemented biometric authentication on the SAIGONBANK Smart Banking application in accordance with the SBV's roadmap.

- Strengthening and enhancing governance and risk management systems in line with Basel II standards, with a roadmap toward Basel III compliance. Developing the implementation plans for Circular No. 14/2025/TT-NHNN dated 30/06/2025 on capital

adequacy ratios, and Circular No. 83/2025/TT-NHNN dated 31/12/2025 on internal control systems and risk management for commercial banks and foreign bank branches.

➤ Limitations:

- SAIGONBANK's charter capital remains relatively modest compared to the overall banking system, limiting its capacity to expand operational scale.

- Adverse fluctuations in both domestic and global economic conditions have disrupted the supply chains, reduced order volumes, and negatively impacted enterprises' operations. This, in turn, has affected customers' debt repayment capability. The increase in non-performing loans (NPLs) is also partly attributable to customers failing to meet repayment obligations at other banks and finance companies, resulting in reclassification of SAIGONBANK loans into NPLs in accordance with SBV regulations. As at 31/12/2025, the NPL ratio stood at 2,27%.

- Despite establishing connections with payment intermediaries and enhancing user features on SAIGONBANK applications, digital banking products remain relatively modest compared to other commercial banks due to limited investment in technology infrastructure.

3. Cases of Early intervention of the SBV

The SBV shall consider and decide to implement early intervention when SAIGONBANK falls into one or more of the following cases:

a) Accumulated losses exceed 15% of charter capital, allocated capital, and reserve funds as recorded in the most recent audited financial statements or based on inspection/audit conclusions of competent state authorities, and the minimum capital adequacy ratio as prescribed in Point b, Clause 1, Article 138 of the Law on Credit Institutions is breached.

(i) Assessment of causes:

- Accumulated losses arise from non-recoverable NPLs requiring risk provisioning, thereby reducing profits; inefficient investments and capital contributions; fluctuations in interest rates, exchange rates, and financial markets increasing operational risks and adversely affecting profitability.

- Failure to maintain the capital adequacy ratio due to credit risk exposure, inappropriate asset allocation that reduced capacity to absorb financial risks...

(ii) Remedial measures: Applying one or several corrective measures as stipulated in Clauses 4.a, 4.c, 4.d, and 4.e, Section II of this Plan.

b) Rated below average in accordance with SBV regulations

(i) Assessment of causes: due to weaknesses in one or more of the following components: Capital adequacy (C), Asset quality (A), Management (M), Earnings (E), Liquidity (L), or Sensitivity to market risk (S), resulting in a rating below average, specifically Rating D (Weak) or Rating E (Poor).

(ii) Remedial measures: Applying one or several corrective measures as stipulated in Clauses 4.a, 4.b, 4.c, 4.d, and 4.e, Section II of this Plan.

c) Breach of the solvency ratio for 30 consecutive days

(i) Assessment of causes: due to the impact of the following factors

- Insufficient portfolio of high-quality liquid assets;
- Cash outflows exceeding cash inflows;
- Difficulties in accessing funding sources in the interbank market (Market 2).

(ii) Remedial measures: Applying one or several corrective measures as stipulated in Clauses 4.b, 4.d, and 4.f, Section II of this Plan.

d) Breach of the minimum capital adequacy ratio for 06 consecutive months

(i) Assessment of causes: due to the impact of the following factors

- Owners' equity does not increase in line with business plans or declines due to accumulated losses;
 - Increase in Credit risk-weighted asset due to strong credit growth or higher proportion of high-risk lending (e.g., unsecured loans, insufficiently collateralized loans, real estate financing...);
 - Market factors such as asset prices, interest rates, exchange rates, and other macroeconomic variables fluctuating, thereby increasing capital requirements for market risk...

(ii) Remedial measures: Applying one or several corrective measures as stipulated in Clauses 4.a, 4.c, 4.d, and 4.e, Section II of this Plan.

e) Occurrence of a bank run and submission of a report to the SBV

(i) Assessment of causes: This may stem from adverse market information affecting customer confidence, including negative news regarding SAIGONBANK's financial position or reputational risks (e.g., rising NPL, accumulated losses...), even in the absence of fundamental issues related to risk management and liquidity.

(ii) Remedial measures: Applying one or several corrective measures as stipulated in Clauses 4.b, 4.c, 4.d, and 4.f, Section II of this Plan.

4. Implementation measures, roadmap, and timeline for addressing each case of early intervention

a) Increase of Charter capital, Owners' equity and including the implementation timeline; a roadmap for reducing shareholding ratios and capital contributions of shareholders in accordance with Point b, Clause 1, Article 159 of the Law on Credit Institutions.

No	Proposed measures	Implementation roadmap and timeline
1	<ul style="list-style-type: none"> - Increase charter capital; Issue shares to existing shareholders and strategic investors. - No cash dividend distribution; dividends shall be paid in shares. - Issue bonds eligible for inclusion in Tier 2 capital. - Develop a roadmap to reduce shareholding ratios of shareholders in accordance with Point b, Clause 1, Article 159 of the Law on Credit Institutions. The capital increasing plan shall be formulated and submitted to the competent authorities for approval. 	<p>Within a period of 12 to 36 months</p>

b) Liquidity improvement measures; Enhance liquidity capacity; increase holdings of high-quality liquid assets; dispose of or transfer assets, and implement other solutions to ensure compliance with operational safety requirements.

No	Proposed measures	Implementation roadmap and timeline
1	Measures to improve liquidity capacity: + Increase holdings and maintain a higher ratio of high-quality liquid assets, such as cash, short-term bonds, and easily recoverable loans. + Reduce non-performing and high-risk assets to mitigate financial risks. + Restrict or suspend new loan disbursements. + Prepare a contingency funding plan, including strengthening the mobilization of long-term funding at reasonable costs, improving cash flow management, and ensuring compliance with minimum required reserve ratios in accordance with regulations...	To be implemented immediately and carried out continuously until liquidity stabilizes, expected within a period of 3 to 6 months.
2	Sell or transfer assets and implement other solutions to generate liquidity, ensuring compliance with operational safety requirements.	

c) Enhance operational efficiency and profitability.

No	Proposed measures	Implementation roadmap and timeline
1	Restructure the operations network to optimize efficiency; fostering the development of digital service distribution channels.	To be implemented continuously until operations return to normal and remain stable, expected within a period of 3 to 12 months.
2	Grow mobilized capital in alignment with capital utilization needs; promote funding mobilization via digital platforms and increase the proportion of low-cost current account savings account (CASA) balance to optimize funding costs.	
3	Control and optimize operating expenses, ensure cost management to be aligned with revenue growth.	
4	Increase the proportion of non-credit service income.	
5	Implement synchronized measures to recover non-performing loans (NPLs), including written-off debts and debts sold to the Vietnam Asset Management Company (VAMC) in order to enhance income.	

d) Strengthen governance and management capacity

No	Proposed measures	Implementation roadmap and timeline
1	Reassess the effectiveness of the organizational structure and governance framework; streamline the organization and optimize staffing to further reduce operating costs and enhance efficiency; develop solutions to optimize operating expenses and improve net interest margin (NIM).	To be implemented regularly and continuously
2	Strengthen the application of technology in management and operations to enhance competitiveness.	To be implemented regularly and continuously
3	Enhance the risk management framework through the adoption of international standards in line with Basel III requirements.	Expected within a period of approximately 48 months.
4	Improve the quality of management personnel; ensure strict compliance with professional ethics and internal regulations.	To be implemented regularly and continuously

e) Resolve existing financial weaknesses, non-performing loans, and collateral-related issues; implement corrective actions to remedy legal and regulatory violations.

No	Proposed measures	Implementation roadmap and timeline
1	Implement comprehensive and decisive measures to resolve non-performing loans (NPLs) in order to enhance the Bank's income.	To be implemented continuously until operations return to normal and remain stable
2	Urge relevant units subject to inspection findings and recommendations to promptly implement corrective actions and remediation measures.	
3	Enhance the effectiveness of the internal audit and inspection functions, and strengthen compliance monitoring in business operations and risk management.	

f) Communication and Information Technology measures to address liquidity challenges

No	Proposed measures	Implementation roadmap and timeline
1	<p>- Implement communication measures to address liquidity challenges:</p> <p>+ Conduct internal communications to ensure that employees clearly understand the Bank’s operational situation, refrain from spreading misinformation, and promptly provide accurate clarifications. Organize rapid training sessions to equip staff with the ability to handle and respond to related issues and remedial measures.</p> <p>+ Carry out brand communication activities to clarify and correct circulated information/issues, while supplementing positive and official information flows to maintain and enhance the confidence of customers and investors. Disclose information on SAIGONBANK’s official website and other formal communication channels.</p> <p>+ Closely monitor information that may adversely affect the Bank’s reputation and take appropriate measures accordingly.</p>	<p>Implement immediately and carry out consistently until the situation stabilizes.</p>
2	<p>- Implement information technology measures to address liquidity challenges:</p> <p>+ Ensure uninterrupted operation of IT systems, maintain the continuity of online transactions.</p> <p>+ Strengthen system monitoring and deploy early warning mechanisms to detect and respond to cyberattacks that may reduce or disrupt service availability to customers.</p> <p>+ Prepare contingency plans in terms of personnel and backup IT systems to effectively handle potential surges in transaction volumes.</p>	<p>Implement immediately and carry out consistently until the situation stabilizes.</p>
3	<p>- Implement liquidity balancing measures:</p> <p>+ Monitor liquidity status to track cash flows and forecast daily cash positions.</p> <p>+ Utilize funding from the SBV through liquidity support facilities.</p> <p>+ Mobilize funds from the interbank market (Market 2) and non-financial institutions.</p> <p>+ Restrict new disbursements.</p> <p>+ Execute the sale or pledge of other assets to enable liquidity.</p>	<p>Implement immediately and carry out consistently until the situation stabilizes, with an expected timeframe of 3–12 months.</p>

g) Other supporting measures

- Measures to enhance asset quality.
- Measures to ensure cash vault safety.
- Customer service measures.
- Other measures in accordance with the directives/guidance of the SBV.

Depending on specific circumstances, SAIGONBANK will develop a detailed roadmap and timeline for each remedial measure under early intervention, ensuring operational safety and compliance with SBV directives.

h) In the event of early intervention, SAIGONBANK will proactively implement one or a number of the following inspection, supervision, and assessment measures for remedial actions:

- The BOD shall develop scenarios, plans, and response strategies to address the issues leading to early intervention, aiming to minimize losses and protect the legitimate interests of customers and shareholders.

- The Board of Directors and its belonging committees shall strengthen supervision and provide timely recommendations to support BOD's decision-making on financial and operational risk matters. Enhance the role of these committees in analyzing situations, evaluating conditions, proposing necessary measures, and supporting the BOD in making corrective decisions.

- The Board of Management and committees under the General Director shall promptly implement measures to improve financial conditions and risk management, while coordinating with relevant units to execute the remediation plan. These committees shall strengthen oversight of implementation to ensure timely and compliant decision-making.

- Enhance the role and function of internal audit in monitoring and evaluating the implementation of remedial measures.

- SAIGONBANK shall strengthen coordination with regulatory authorities to ensure compliance with regulations and adopt appropriate measures to maintain safe, stable, and continuous banking operations.

III. IMPLEMENTATION ARRANGEMENTS

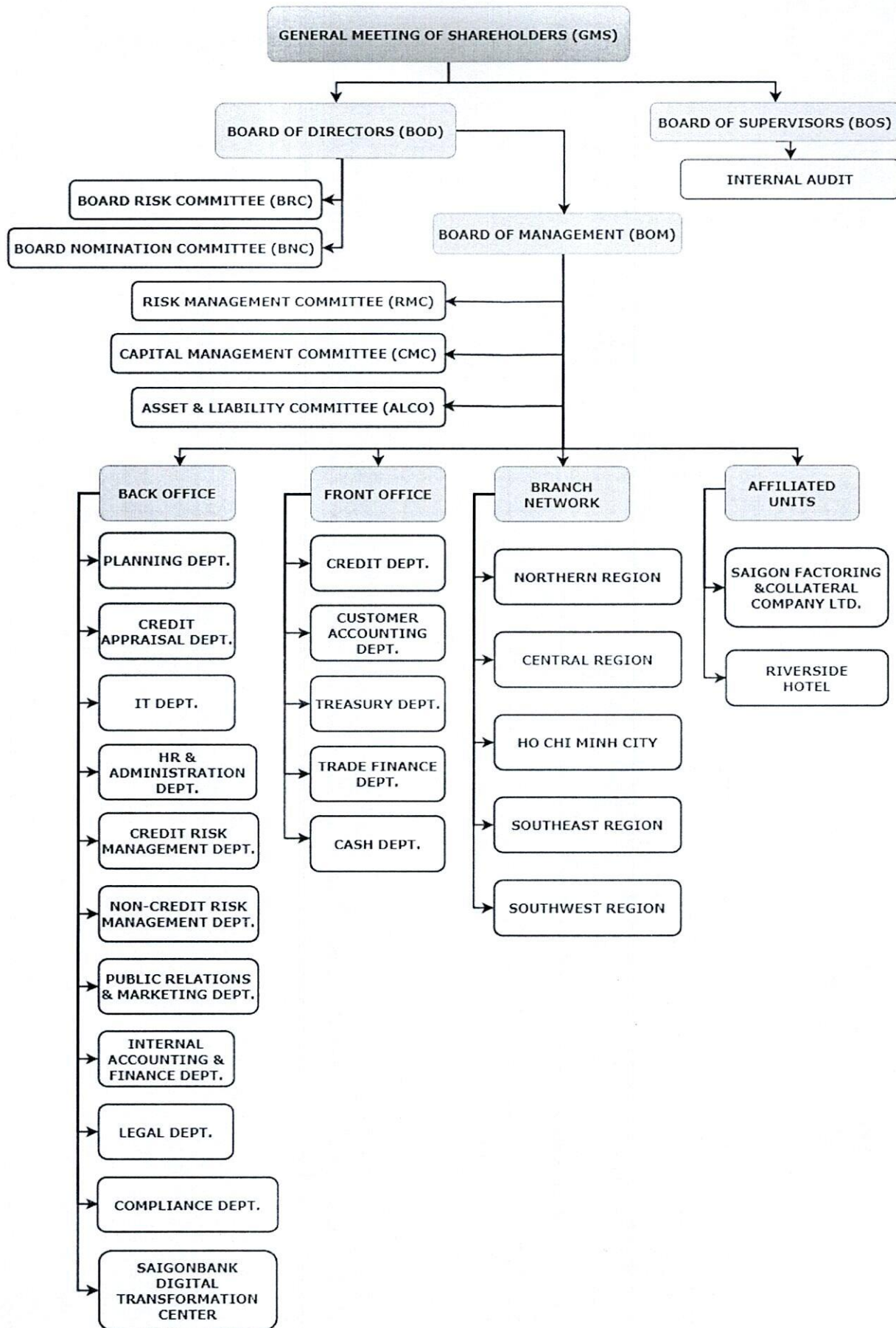
1. In the event that one or more causes arise leading to the case that SAIGONBANK is subject to early intervention by the State Bank of Vietnam (SBV), SAIGONBANK shall, based on the SBV's written notice as stipulated in Clause 2, Article 156 of the Law on Credit Institutions, identify the causes of such early intervention, update the remediation plan, and submit it to the SBV within 10 days from the date of approval by the Board of Directors in accordance with Clause 1, Article 158 of the Law on Credit Institutions.

2. In case the SBV provides comments on the remediation plan, SAIGONBANK shall revise the plan and resubmit it to the SBV as required. Upon approval by the SBV, SAIGONBANK shall implement the remediation plan and report on the progress and results in accordance with SBV regulations.

3. The Board of Directors, the Board of Management, and all affiliated units of SAIGONBANK shall be responsible for organizing and implementing the remediation plan in line with their assigned functions and responsibilities.

APPENDIX 1: ORGANIZATION CHART

(Attached to the Tentative Remediation Plan in case of early intervention issued together with Decision No./QD-SGB-HDQT dated ... / ... / 2026 of the BOD of SAIGONBANK)



APPENDIX 2: FINANCIAL INDICATORS OF SAIGONBANK

(Attached to the Tentative Remediation Plan in case of early intervention issued together with Decision No./QĐ-SGB-HĐQT dated ... / ... / 2026 of the BOD of SAIGONBANK)

VND Billion

No	Indicators	YEAR 2023		YEAR 2024		YEAR 2025	
		Actual	% Change from previous year	Actual	% Change from previous year	Actual	% Change from previous year
I	Operating Indicators						
1	Total Assets	31.501	13,73%	33.260	5,59%	35.377	6,36%
2	Mobilized Funds	26.608	14,09%	28.641	7,64%	30.509	6,52%
3	Lending Outstanding Balance	20.377	4,16%	22.495	10,39%	22.323	-0,76%
4	Profit Before Tax	332		99		151	
II	Financial Indicators						
1	Capital and Funds	4.069	4,36%	4.090	0,51%	4.194	2,55%
1.1	Capital	3.081	0,00%	3.389	10,00%	3.389	0,00%
1.2	Funds	371	8,33%	411	10,80%	426	3,86%
1.3	Foreign exchange differences	0		0		0	
1.4	Difference upon revaluation of assets	0		0		0	
1.5	Retained earnings / Undistributed profit	618	29,74%	290	-52,98%	379	30,46%
2	Total liabilities	27.432	15,26%	29.171	6,34%	31.183	6,90%
2.1	Due to the Government and the State Bank of Vietnam	0		0		0	

No	Indicators	YEAR 2023		YEAR 2024		YEAR 2025	
		Actual	% Change from previous year	Actual	% Change from previous year	Actual	% Change from previous year
2.2	Balances with and Loans to other Credit Institutions	3.051	8,10%	4.228	38,58%	4.182	-1,09%
2.3	Deposits from customers	23.557	14,91%	24.413	3,64%	26.327	7,84%
2.4	Derivatives and other Financial Liabilities	0		0		0	
2.5	Funds for finance, entrusted investments and entrusted loans	0		0		0	
2.6	Valuable papers issued	0		0		0	
2.7	Other Liabilities	824	72,59%	529	-35,73%	674	27,37%
III	Return on Assets (ROA) (%)	0,90%		0,24%		0,35%	
IV	Return on Equity (ROE) (%)	6,70%		1,94%		2,93%	



APPENDIX 3: PRUDENTIAL RATIOS IN SAIGONBANK'S OPERATIONS

(Attached is the Contingency Remedial Plan for potential early intervention, promulgated under Decision No./QĐ-SGB-HDQT dated .../.../2026 of the Board of Directors of Saigonbank)

No.	Prudential Ratios in Operations	SAIGONBANK			Regulations issued by the State Bank of Vietnam (SBV)
		YEAR 2023	YEAR 2024	YEAR 2025	
1	Capital adequacy ratio				≥8%
	Standalone Capital Adequacy Ratio	15,77%	13,53%	14,20%	
	Consolidated Capital Adequacy Ratio	17,74%	14,84%	15,55%	
2	Solvency Coverage Ratio				
	Solvency Coverage Ratio (VND)	78,45%	54,92%	115,74%	≥ 50%
	Solvency Coverage Ratio (USD)	75,26%	62,04%	92,83%	≥ 10%
3	Ratio of Short-term capital used for Medium & Long-term Loans	15,49%	18,26%	21,08%	≤ 30%
4	Ratio of Government Bond Purchases and Investments to the Average Total Liabilities of the preceding month	4,02%	4,47%	6,25%	≤ 30%
5	Limit on Equity Contribution by Share Purchase	19,35%	17,57%	17,50%	≤ 40%
6	Loan-to-Deposit Ratio	72,20%	72,84%	69,54%	≤ 85%
7	Non-performing loan ratio (Debt group 3-5)	1,99%	2,20%	2,27%	