

SAIGON BANK FOR
INDUSTRY AND TRADE
No: ...41.../CV-SGB-HDQT

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness
Ho Chi Minh City, January 19th..., 2026

DISCLOSURE OF INFORMATION

**To: - The State Securities Commission of Vietnam;
- Hanoi Stock Exchange.**

1. Name of Institution: Saigon Bank for Industry and Trade (SAIGONBANK)

- Stock Symbol: **SGB**

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

- Telephone: 028.39143.183 Fax: 028.39143.193

- Email: web_admin@saigonbank.com.vn

- Type of Disclosure: 24h Upon Request Extraordinary Periodic

2. Content of Disclosure:

On 19/01/2026, Saigon Bank for Industry and Trade (SAIGONBANK) received the Official Decision No.32/QD-NHNN issued by the State Bank of Viet Nam approving the amendment of the charter capital information stated in the Operating License of Saigon Bank for Industry and Trade.

3. This information has been published on SAIGONBANK's website on 19/01/2026 at this link: <https://www.saigonbank.com.vn/vi/quan-he-co-dong/Cong-bo-thong-tin>.

We hereby certify that all information stated above is accurate and we shall take full legal responsibility for the disclosed contents.

Sincerely/. Kul

**LEGAL REPRESENTATIVE
SAIGON BANK FOR INDUSTRY AND TRADE**

Attached documents:

Official documents:

Recipients:

Recipients:



VU QUANG LAM
CHAIRMAN



Ha Noi, date 13 month 01 year 2026

DECISION
On Amending Charter Capital Stated on Operating License of
Saigon Bank for Industry and Trade

GOVERNOR OF THE STATE BANK OF VIET NAM

Pursuant to Law on the State Bank of Vietnam dated June 16, 2010 (as amended and supplemented);

Pursuant to Law on Credit Institutions dated January 18, 2024 (as amended and supplemented);

Pursuant to Decree No. 26/2025/NĐ-CP of the Government dated February 24, 2025, stipulating the functions, tasks, authorities, and organizational structure of the State Bank of Vietnam;

Pursuant to Circular No. 50/2018/TT-NHNN dated December 31, 2018, of the Governor of the State Bank of Vietnam, stipulating the dossier, procedures, and process for approving certain changes to commercial banks and branches of foreign banks (as amended and supplemented);

Considering the proposal made by Saigon Bank for Industry and Trade as stated on the Proposal No.6599/SGB-HDQT-CV dated December 31, 2025 and the attached documents;

Pursuant to the recommendation made by the Director of Credit Institution Management and Supervision Department;

DECIDING:

Article 1. Amending Article 4 of Operating License No. 0034/NH-GP dated May 4, 1993, issued by the Governor of the State Bank of Vietnam to Saigon Bank For Industry and Trade and the content of Clause c, Article 1 of Decision No. 92/QD-NH5 dated May 4, 1993, issued by the Governor of the State Bank of Vietnam on granting an Operating License to Saigon Bank For Industry and Trade as follows:

“Charter capital: VND3.608.197.320.000 (Three trillion six hundred and eight billion one hundred and ninety-seven million three hundred and twenty thousand dong)”.

Article 2. Saigon Bank for Industry and Trade is responsible for performing the procedures as stipulated in Clause 4, Article 37 of the Law on Credit Institutions dated January 18, 2024 (as amended and supplemented) and other relevant legal provisions regarding the amendments mentioned in Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and remains an integral part of the Operating License No. 0034/NH-GP dated May 4, 1993, issued by the Governor of the State Bank of Vietnam to Saigon Bank for Industry and Trade and the Decision No. 92/QD-NH5 dated May 4, 1993, issued by the Governor of the State Bank of Vietnam on granting an Operating License to Saigon Bank For Industry and Trade.

Decision No. 1293/QD-NHNN dated June 20, 2024 issued by the Governor of the State Bank of Vietnam, amending the charter capital content in the Operating License of Saigon Bank for Industry and Trade shall expire on the date this Decision takes effect.

Article 4. The Chief of Office, the Director of Credit Institution Management and Supervision Department, the Chairman and members of the Board of Directors, the Head and members of the Board of Supervisors, and the General Director of Saigon Bank for Industry and Trade are responsible for implementing this Decision.

Recipients:

- As stated in Article 4;
- Governor of the SBV (for reporting)
- Mr. Pham Quang Dung - Deputy Governor of SBV
- Units, Divisions, Departments: TTNH, ATHT, CSTT, TCKT, TD, SGD, DBTKOD
- SBV - Regional Branch 2
- Deposit Insurance of Vietnam
- Department of Finance of Hochiminh City
- Filing: VP, QLGS5, DTK.TRINH

SIGNED ON BEHALF OF THE GOVERNOR

DEPUTY GOVERNOR

(Signed)

Pham Quang Dung