SAIGON BANK FOR INDUSTRY AND TRADE

THE SOCIALIST REPUBLIC OF VIET NAM Independence-Freedom-Happiness

No: 5277/SGB-HĐQT-CV

HCMC, date 27 month 10 year 2025

INFORMATION DISCLOSURE OF PERIODIC FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding on disclosure of information on security market, Saigon Bank For Industry And Trade (SAIGONBANK) has disclosed the interim financial statements of the third quarter of 2025 to Hanoi Stock Exchange as follows:

quarter of 2025 to Hanoi Stock Exchange as follows:
1. Name of company: Saigon Bank For Industry And Trade
- Stock code: SGB
- Address: 2C Pho Duc Chinh Street, Ben Thanh Ward, Hochiminh City.
- Tel: 028.39143.183 Fax: 028.39143.193
- Email: web_admin@saigonbank.com.vn Website: www.saigonbank.com.vn
2. Disclosed Information:
- Interim financial statements of Q3 2025
Separate financial statements (Listed company that has no
affiliate/subsidiary and its superior accounting unit has belonging units);
x Consolidated financial statements (Listed company that has
affiliates/subsidiaries);
Comprehensive financial statements (Listed company that has
dependent accounting unit organizing a separate accounting system);
- Cases that require reason explanation:
+ Auditing organization gives an opinion that is not full acceptance on the
financial statements (for the 2025 audited financial statements):
Yes No
Explanatory document in case the Yes box is ticked:
Yes No
+ After-tax profit of the reporting period figures between before and after
audit has a difference of 5% or above, or changed from negative to positive result
or vice versa (for the 2025 audited financial statements):
Yes No
Explanatory document in case the Yes box is ticked:
Yes No

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+ After-tax profit shown in the income statement of the reporting period
increases/decreases by 10% or above compared to that of the same reporting period
in the previous year:
x Yes No
Explanatory document in case the Yes box is ticked:
x Yes No
+ After-tax profit of the reporting period is negative; positive profit of the
same period in the previous year was carried forward into negative figures of the
same period this year or vice versa:
Yes x No
Explanatory document in case the Yes box is ticked:
Yes x No
This information has been published on SAIGONBANK's website on
.27./10/2025 at this link https://www.saigonbank.com.vn/vi/quan-he-co-
dong/Bao-cao-hoat-dong
LEGAL REPRESENTATIVE
Attached documents: SAIGON BANK FOR INDUSTRY AND TRADE
- Separate and consolidated financial statements in quarter III 2025; - Explanatory document on the difference of
10%. Recipients:
- As stated, above;
- Board of Directors office, HR and Administration Dept (for filing). VU QUANG LAM
CHAIRMAN