



**SAIGON BANK
FOR INDUSTRY AND TRADE**

**THE SOCIALIST REPUBLIC OF
VIETNAM**

Independence – Freedom – Happiness.

Ho Chi Minh City, April 22, 2026

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**VOTING REGULATIONS
ON THE CONTENTS OF THE ANNUAL GENERAL MEETING
OF SHAREHOLDERS IN 2026**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 (as amended, supplemented);
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 (as amended, supplemented);

The voting regulations at The Annual General Meeting of Shareholders in 2026 (hereinafter referred to as the Meeting) of Saigon Bank for Industry and Trade (SAIGONBANK) are as follows:

1. Voting and Counting Principles

- Delegates shall vote by inputting their secret ballots directly into the ballot box;
- The Vote Counting Committee shall check the ballot box in the presence of shareholders;
- Voting ends when the last shareholder casts his/her vote;
- The vote counting must take place immediately after the voting ends;
- The results of the vote counting shall be documented and announced by the Vote Counting Committee at the Meeting;

2. Voting issues

The contents as mentioned in the Meeting agenda were presented by Presiding Committee and approved by General Meeting of Shareholders.

3. Voting Procedure

a) Voting Ballots

- Every shareholder or shareholder's proxy attending the Meeting is provided with **a Ballot paper** consisting of the items that have been agreed upon in the Meeting agenda.

- The ballot paper shall be uniformly printed with the official seal of SAIGONBANK. The ballot paper shall contain pre-printed voting items, the number of shares owned, and the invitation code.

- The number of votes for each shareholder is determined by the number of shares they own or have been authorized to vote on.

b) How to vote

Shareholders shall vote by marking an (X) in one of the available options for each voting item on the **Ballot paper**.

4. Validity of Ballot paper

a) Valid ballot paper meets the following conditions

- The ballot paper is issued by the Meeting's organizing committee and has the official seal of SAIGONBANK.

- The ballot paper is marked (X) in only one of the three boxes. If marked incorrectly, circle it and mark (X) in the correct box.

- No extra writing is added to the ballot paper.

b) An invalid ballot paper is the one that falls into one of the following cases

- It is not issued by the organizing committee; or

- It has additional writing; or

- It is erased or torn; or

- It is marked (X) in two or three boxes.

c) Valid and Partially Valid ballot paper are the ones that fall into the following cases

If a voting item is not marked (X) in any option, or more than one box are checked, or the ballot paper has additional content or crossed-out parts, then that item shall be considered invalid. Other valid items on the same ballot shall be counted.

5. Voting on the Organizational Content of the Meeting

Shareholder/shareholder's proxy shall vote by raising their hands to approve the following items:

- The list of the Presiding Committee, Secretariat;

- The list of the Vote Counting Committee;

- The regulations for organizing the Meeting;

- The Meeting agenda.

6. The adoption of The General Meeting of Shareholders' decisions

The content of the vote shall be adopted when those issues are accepted by shareholders who represent over 50% of the votes of all attending shareholders. For certain items under points h, q, and s of Clause 3, Article 67 of the Law on Credit Institutions, approval requires more than 65% of the total votes.

GENERAL MEETING OF SHAREHOLDERS