

- Remaining fund appropriation: As per Resolution No.1975/SGB-DHDCD-NQ dated April 24, 2025, the GMS approved the 2024 profit distribution plan and assigned the BOD to decide on reserve appropriation. Based on the determined GMS decision, the BOD issued Resolution No.3804/SGB-HDQT-NQ dated July 30, 2025 approving the profit distribution plan after charter capital supplementary reserve and financial reserve of SAIGONBANK as below:

(1) Fund reserved and distributed for employees' welfare and bonus: VND 16.753 million. In which:

+ Fund of bonus: VND 4.000 million

+ Fund of welfare and other benefits: VND 12.753 million

(2) Fund reserved and distributed for the managers' bonus/reward: VND 472,5 million.

- Decision on structuring the organization, execution and management of SAIGONBANK: On August 01, 2025, the BOD issued Decision No. 901/QD-SGB-HDQT for establishing the Compliance Department.

- Approval of the tentative remediation plan in case of early intervention at SAIGONBANK: On June 19, 2025, the BOD issued Decision No. 695/QD-SGB-HDQT on the promulgation of the tentative remediation plan in case of early intervention in accordance with Article 143 of the Law on Credit Institutions and reported it to the State Bank of Vietnam (SBV) per regulations.

- Others: not occurred.

4. Evaluation on the outcomes of governance activities

- The BOD has always managed the business in close alignment with the Government and SBV's directives from time to time. Business scale grew in line with the SBV's targets, ensuring safe and sustainable growth that is timely responsive to the economic influences and real scenarios.

- The year 2025 continued to be full of challenges for banking in general and for SAIGONBANK in particular. The BOD directed the BOM to manage SAIGONBANK's business to ensure its security, stability, strict compliance with the law and SBV's regulations, especially policies on limits, adequacy ratios...

- Regarding credit activities: Strictly complying with regulations, and the SBV's directives regarding credit granting activities; Adhering to regulations on safety ratios and credit limits.

- Prudently controlling and restricting credit granted to sectors of potential risk exposures; Prioritizing fund for manufacturing, trading, industries of privilege, and economic growth drivers upon the Government and SBV's directives on the basis of secured lending capital and legal compliance; Supporting social economic recovery and development.

- Strictly implementing the directives of SBV in executing monetary policies, including: Key tasks of the 2025 banking sector under Directive No. 01/CT-NHNN dated January 20, 2025; Accelerating digital transformation and ensuring information security and safety in banking in 2025 under Directive No. 02/CT-NHNN dated January 20, 2025; Implementing the Government's and SBV's directions on the scientific and technological development, innovation, and digital transformation; Implementing credit policies for agricultural and rural development and green credit; Implementing measures to ensure security and safety in payment operations, information security, and data protection, as well as risk control measures in banking operations; And implementing the directives of SBV on responding to and mitigating the natural disaster aftermaths...

- Directing for regularly reviewing internal regulations and procedures for each specific business operation to promptly amend, supplement, or issue new ones to ensure compliance with the SBV's regulations and other relevant regulations from time to time. In 2025, SAIGONBANK issued more than 40 internal regulations and procedures.

- Over the course of 2025, the BOD frequently directed, closely monitored, and assessed the BOM's execution of the 2025 AGM Resolutions. Also, the BOD issued certain Resolutions, Decisions to drive the business of SAIGONBANK including: allocating, appointing, reappointing, dismissing the managerial officers; relocating transaction offices; renaming branches and transaction offices to conform to the new administrative boundaries; consolidating the belonging Councils and Committees of SAIGONBANK; Issuing regulations on banking operations and information disclosure, etc.

- Successfully completing the charter capital increase through share issuance (accumulated undistributed profit was paid at a rate of 6,5% in form of shares), raising the charter capital from VND 3.387,99 billion to VND 3.608,197 billion.

- Continuing the implementation of Basel II standards to enhance the effective operational risk management and other aspects to meet Basel III standards. In 2025, SAIGONBANK issued decisions to amend, supplement, and promulgate 18 regulations, procedures, and risk management policies.

Instructing and overseeing the BOM's operation was done by the BOD as defined in SAIGONBANK's Charter. The BOD managed, directed the General Director through their Resolutions to resolve work within the scope of the BOD's authorization.

II. Business orientation in 2026

Executive agenda to fulfill the 2026 business plan:

1. Business operation:

Growing credit in line with the capacity of risk management, ability of attracting funds, assuring the liquidity; Strictly complying with the credit growth room allowed by the SBV.

- Synchronously deploying the remedies for debt collection to raise the Bank's income; Controlling the NPL ratio on the balance sheet, NPL items sold to VAMC and loan items already under diverse loan categorization means per the SBV's regulations.
- Intensively fostering informatics technology employment in banking and cashless payment tendency oriented by the Government and SBV; Enhancing the assurance of security and safe banking; Taking steps to digitally transform the bank business according to an appropriate roadmap.

2. Executive management activities:

- Strictly observing the laws and SBV's regulations in the monetary and banking sector; Effectively implementing regulations on limits and adequacy ratios.
- Continuing to consolidate the capacity of risk management, early risk warnings, employing advanced models, technologies for risk management in accordance with the reality and prevailing legal framework.
- Strengthening internal inspection and audit; Monitoring the outcomes of handling post-audit and supervision recommendations; And remotely monitoring individual branches of SAIGONBANK.
- Continuing multiple activities of public relation, brand promotion, social cultural and welfare activities.
- Proactively following up with monetary markets to apply appropriate measures oriented by the Government and SBV.

The aforementioned narration is for the 2025 business performance report and 2026 proposal of SAIGONBANK that have been submitted by the BOD to the GMS for due consideration and opinion. In the light of that, the executive responsibility of controlling and management shall be improved on an ongoing basis, enabling the execution of the GMS Resolutions, contributing to the better secured, efficient and sustainable development of SAIGONBANK.

Regards./.

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

Recipients:

- SAIGONBANK's shareholders;
- Banking Inspection and Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- Board of Directors office (filing).

VU QUANG LAM