



**SAIGON BANK**  
**FOR INDUSTRY AND TRADE**  
No: TTr-SGB-HDQT  
On 2025 profit distribution plan

**THE SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**  
Ho Chi Minh City, April ,2026

**DRAFT**

## **PROPOSAL**

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

The Board of Directors (BOD) of Saigon Bank for Industry and Trade (SAIGONBANK) respectfully submits the 2025 profit distribution plan to Shareholders as follows:

	Amount (VND)
<b>1. SAIGONBANK's profit:</b>	
1.1 Consolidated Profit before tax	150.672.269.323
1.2 Corporate income tax	29.136.283.662
1.3 Profit after tax	121.535.985.661
<b>2. Profit distribution:</b>	
2.1 Reserves appropriated:	24.307.197.132
- Charter capital supplementary reserve (10%) (Clause 3, Article 26 of Decree No. 135/2025/ND-CP dated June 12, 2025 issued by the Government)	12.153.598.566
- Financial reserve (10%) (Clause 4, Article 26 of Decree No. 135/2025/ND-CP dated June 12, 2025 issued by the Government)	12.153.598.566
2.2 The 2025 retained profit after reserve appropriation at item 2.1	97.228.788.529

**The BOD is assigned to decide the appropriation of the remaining reserves (Welfare and bonus funds for the employees; Bonus fund for the managers).**

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**