

**SAIGON BANK FOR  
INDUSTRY AND TRADE**

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No: 1975/SGB-DHDCD-NQ

**THE SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

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Ho Chi Minh City, April 24, 2025

**RESOLUTION**  
**2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS**  
**SAIGON BANK FOR INDUSTRY AND TRADE**

Pursuant to:

- Law on Credit Institutions No.32/2024/QH15 dated 18/01/2024 (amended, supplemented);
- Law on Enterprises No.59/2020/QH14 dated 17/06/2020 (amended, supplemented);
- Charter of Sai Gon Bank for Industry and Trade (SAIGONBANK);
- Minutes of the 2025 Annual General Meeting of Shareholders (AGM) of SAIGONBANK dated 24/04/2025.

**RESOLVED**

**Article 1.** The 2024 Business performance report; 2025 Business plan; 2024 Operation and 2025 Orientation Report of the Board of Directors (BOD); 2024 Activity report of the BOD Committees; Salaries and remuneration fund for the managers are approved as follows:

**1. 2024 business performance:**

- Total assets: VND 33.260,40 billion, increased by 5,59%, reached 103% against the 2024 planned target.
- Mobilized funds: VND 28.641,12 billion, increased by 7,64% against the beginning of the year, reached 105% against the 2024 planned target.
- Total lending outstanding balance: VND 22.494,54 billion, increased 10,39% against the beginning of the year, reached 98% of the 2024 planned target.
- Non-performing loan ratio (Debt group 3-5): 2,20 % as at 31/12/2024.
- Total profit before tax: VND 99,34 billion, reached 27% of the planned 2024 target.

**2. Solving General Meeting of Shareholders (GMS) issues between 2024-2025 AGM:**

- MOORE AISC Auditing and Informatics Services Company is appointed to audit SAIGONBANK's 2025 financial statements.



- Remaining reserves: Appropriating reserves for employees' welfare and bonus, 2023 rewards for the managers.
- Issuing the "SAIGONBANK's 2025 development strategy to 2025, visioned to 2030" (Comprehensive financial strategy included).
- Card Business Center to be transformed to SAIGONBANK DIGITAL TRANSFORMATION CENTER.

### **3. 2025 overall orientation:**

The 2025 business plan is implemented in accordance with the directions, objectives set forth by the Government and the State Bank of Vietnam (SBV); enhancing the governance and risk management heading to the Basel III standards; Enhancing digitalization appropriately; Promoting brand value; Ensuring SAIGONBANK's compliance with the law and the SBV's regulations.

### **4. 2025 targets:**

- Total assets: VND 34.900 billion, increased by 5% compared to 2024.
- Mobilized funds: VND 30.100 billion, increased by 5% compared to 2024.
- Total lending outstanding balance: VND 24.700 billion, increased by 10% compared to 2024.
- Non-performing loan ratio (Debt group 3 - 5) in line with the SBV's regulations.
- International settlement: USD 300 million.
- Profit before tax: VND 300 billion.

**Article 2.** Approval on the 2024 Activity report of the Board of Supervisors (BOS) according to Report No.1745/SGB-BKS dated April 11, 2025 by the BOS.

**Article 3.** Approval on Organization and Operation Statute of the BOS.

**Article 4.** Approval on the 2024 Profit distribution plan according to Proposal No. 1724/SGB-HDQT-TTr dated April 10, 2025 by the BOD.

**Article 5.** Approval on share issuance plan for capital increase according to Proposal No. 1726/SGB-HDQT-TTr dated April 10, 2025 by the BOD.

**Article 6.** Approval on authorization to the BOD to resolve issues between 2025-2026 AMG according to Proposal No. 1725/SGB-HDQT-TTr dated 10/04/2025 by the BOD.

### **Article 7. Implementation provisions**

1. This Resolution is for unanimously approving the 2025 AGM documents and shall take effect as of the approval date.



2. The GMS has assigned the BOD to implement this Resolution and to follow the procedure with competent authorities, to disclose the information in accordance with the law and SAIGONBANK's Charter.

*Recipients:*

- SAIGONBANK's shareholders;
- The Banking Inspection and Supervision Agency;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- HR and Administration Dept., BOD office (Filing)

**2025 AGM CHAIRPERSON  
BOD CHAIRMAN**



**VU QUANG LAM**

