

RESOLUTION

Final registration date for exercising the right to nominate and stand for election of additional candidate expected to join the Board of Supervisors for the 2024–2029 term

BOARD OF DIRECTORS

SAIGON BANK FOR INDUSTRY AND TRADE

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 (as amended and supplemented);
- Pursuant to the Law on Enterprises No. 59/2020/QH14 (as amended and supplemented);
- Pursuant to Circular No. 20/2025/TT-NHNN dated July 31, 2025 of the State Bank of Vietnam providing guidance on dossiers and procedures for approval of the proposed list of personnel of commercial banks, branches of foreign banks and non-bank credit institutions;
- Pursuant to the Charter of Saigon Bank for Industry and Trade
- Pursuant to the vote-counting minutes dated No. 84/BB-SGB-HDQT dated January 29, 2026.

RESOLVED

Article 1. The Board of Directors (BOD) approves in principle the election of 01 (one) additional candidate expected to join the Board of Supervisors (BOS) for the 2024–2029 term:

- Approves February 13, 2026 as the record date for shareholders to exercise their right to nominate and stand for election of one (01) additional candidate expected to join the BOS for the 2024–2029 term.
- Approves the standards and conditions, nomination dossier, as well as the venue and timeline for receiving nomination and self-nomination dossiers for additional candidates expected to join the Board of Supervisors (BOS) for the 2024–2029 term. The deadline for receipt of nomination and self-nomination dossiers is 16:30 on March 17, 2026.

Article 2. The Chairman of the BOD is authorized, on behalf of the BOD, to sign relevant documents to implement the related procedures.

Article 3. This Resolution was approved by the BOD on 29/01/2026.

Article 4. The BOD, the Board of Management of Saigon Bank for Industry and Trade, the BOD Office, and relevant departments shall be responsible for the implementation of this Resolution. / *Xuất*

LEGAL REPRESENTATIVE
SAIGON BANK FOR INDUSTRY AND TRADE *unh*

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Recipients:

- As stated in Article 4;
- Head of the BOS;
- Board of Management;
- The BOD office (for filing).



VU QUANG LAM
CHAIRMAN



APPENDIX A

STANDARDS AND CONDITIONS FOR PERSONNEL PARTICIPATING IN THE BOARD OF SUPERVISORS

Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 (as amended and supplemented)

Article 41. Standards and conditions applicable to managers, executives and certain other positions of credit institutions

1. Members of the Board of Directors and members of the Members' Council must fully satisfy the following standards and conditions:

a) Not falling under any of the cases ineligible for holding positions as prescribed in Clause 1, Article 42 of this Law;

b) Possessing professional ethics in accordance with regulations of the Governor of the State Bank of Vietnam;

c) Holding a university degree or higher;

d) Satisfying at least one of the following conditions: having at least 03 years of experience as a manager or executive of a credit institution; Having at least 05 years of experience as a business manager operating in finance, accounting or auditing, or of another enterprise with owners' equity not lower than the statutory capital applicable to the relevant type of credit institution; having at least 05 years of direct working experience in professional divisions of a credit institution or a branch of a foreign bank; having at least 05 years of direct working experience in finance, banking, accounting or auditing.

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3. Members of the Supervisory Board must fully satisfy the following standards and conditions:

a) The standards and conditions specified at Points a and b, Clause 1 of this Article;

b) Holding a university degree or higher in one of the following fields: finance, banking, economics, business administration, law, accounting or auditing;

c) Having at least **03 years** of direct working experience in finance, banking, accounting or auditing;

d) Not being a related person of the managers of the relevant credit institution;

đ) The Head of the Supervisory Board must reside in Vietnam during his/her term of office.

Article 42. Cases ineligible for holding positions

1. The following persons shall not be members of the Board of Directors, members of the Members' Council, members of the Supervisory Board, General Director (Director), Deputy General Director (Deputy Director) or equivalent titles as prescribed in the Charter of the credit institution:

a) Persons falling under the cases specified in Clause 2 of this Article;

b) Persons prohibited from participating in the management and administration of enterprises or cooperatives in accordance with laws on cadres, civil servants, public employees and anti-corruption;

c) Persons who previously acted as private business owners, general partners of partnerships, General Directors (Directors), members of the Board of Directors, members of the Members' Council, controllers or members of the Supervisory Board of enterprises or cooperatives at the time such enterprises or cooperatives were declared bankrupt, except where they were assigned or appointed to participate in the management, administration or supervision of a credit institution declared bankrupt in accordance with assigned duties;

d) Persons who were suspended from holding the positions of Chairman or other members of the Board of Directors, Chairman or other members of the Members' Council, Head or other members of the Supervisory Board, or General Director (Director) of a credit institution in accordance with Article 47 of this Law, or who were determined by competent authorities to have committed violations leading to the revocation of the credit institution's License;

đ) Related persons of members of the Board of Directors, members of the Members' Council, or General Director (Director) of such credit institution, except for cases specified in Clause 3, Article 69; Point b, Clause 1, Article 73; and Point a, Clause 2, Article 77 of this Law;

e) Related persons of members of the Supervisory Board or Deputy Directors of people's credit funds;

g) Persons who must bear responsibility under inspection conclusions leading to administrative penalties imposed on credit institutions or branches of foreign banks in the highest penalty bracket for violations relating to licensing, governance, administration, shares, shareholding, capital contribution, share acquisition, credit granting, corporate bond purchases, or safety ratios in accordance with laws on administrative sanctions in the monetary and banking sector.

2. The following persons shall not hold the positions of Chief Accountant, Branch Director, or General Director (Director) of subsidiaries of credit institutions:

a) Minors; persons with limited or lost civil act capacity;

b) Persons being criminally prosecuted, serving prison sentences, subject to compulsory detoxification or compulsory education measures, or prohibited by court decisions from holding positions or practicing professions;

c) Persons convicted of serious crimes or more serious crimes;

d) Persons convicted of property infringement crimes whose criminal records have not been expunged;

đ) Cadres, civil servants, public employees, or managers at department level or higher in enterprises with at least 50% state ownership, except those appointed as state capital representatives or assigned to participate in management, administration or supervision of credit institutions in accordance with assigned duties;

e) Officers, non-commissioned officers, professional soldiers, defense workers and officials in units of the Vietnam People's Army; officers, non-commissioned

officers and professional personnel of the People's Public Security, except those appointed as state capital representatives in credit institutions;

g) Other cases as prescribed in the Charter of the credit institution.

3. Spouses, parents, children and siblings of members of the Board of Directors, members of the Members' Council, General Directors (Directors) of credit institutions, and spouses of such persons shall not hold the positions of Chief Accountant or person in charge of finance of such credit institutions.

Article 43. Cases where concurrent holding of positions is not permitted

1. The Chairman of the Board of Directors or the Chairman of the Members' Council of a credit institution shall not concurrently hold the position of executive, member of the Supervisory Board of such credit institution or another credit institution, or manager of another enterprise, except where the Chairman of the Board of Directors of a people's credit fund concurrently serves as a member of the Board of Directors or a member of the Supervisory Board of a cooperative bank.

2. Members of the Board of Directors who are not independent members, and members of the Members' Council of a credit institution, shall not concurrently hold any of the following positions:

a) Executive of such credit institution, except where serving as the General Director (Director) of such credit institution;

b) Manager or executive of another credit institution or another enterprise, except where serving as a manager or executive of a subsidiary of such credit institution or of the parent company of such credit institution, or where implementing an approved compulsory transfer plan;

c) Controller or member of the Supervisory Board of another credit institution or enterprise.

3. Independent members of the Board of Directors of a credit institution shall not concurrently hold any of the following positions:

a) Executive of such credit institution;

b) Manager or executive of another credit institution, or manager of more than two (02) other enterprises;

c) Controller or member of the Supervisory Board of another credit institution or enterprise.

4. Members of the Supervisory Board of a credit institution shall not concurrently hold any of the following positions, except where serving as a manager, executive or employee of a credit institution subject to compulsory transfer under an approved compulsory transfer plan:

a) Manager or executive of such credit institution, another credit institution or another enterprise; or employee of such credit institution or its subsidiary;

b) Employee of an enterprise in which a member of the Board of Directors or a member of the Members' Council of such credit institution is a member of the Board of Directors, an executive, or a major shareholder.

5. The General Director (Director), Deputy General Director (Deputy Director) and equivalent titles as prescribed in the Charter of a credit institution shall not concurrently serve as managers, executives, controllers or members of the Supervisory

Board of another credit institution or enterprise, except where the Deputy General Director (Deputy Director) or equivalent titles serve as managers or executives of subsidiaries of such credit institution or of its parent company.

Article 49. Provision and public disclosure of information

1. Members of the Board of Directors, members of the Members' Council, members of the Supervisory Board, the General Director (Director), Deputy General Director (Deputy Director) and equivalent titles as prescribed in the Charter of a credit institution shall provide the credit institution with the following information:

a) Name, enterprise identification number and head office address of enterprises or other economic organizations in which such persons, or such persons together with their related persons, hold capital contributions or shares representing 5% or more of the charter capital, including capital contributions or shares held under authorization or entrustment arrangements;

b) Name, enterprise identification number and head office address of enterprises or other economic organizations in which such persons or their related persons serve as members of the Board of Directors, members of the Members' Council, controllers, members of the Supervisory Board, or General Directors (Directors);

c) Information on related persons being individuals, including full name, personal identification number, nationality, passport number, date and place of issuance (for foreigners), and relationship with the information provider;

d) Information on related persons being organizations, including name, enterprise identification number, head office address, enterprise registration certificate number or equivalent legal documents, legal representative, and relationship with the information provider.

Article 61. Rights of ordinary shareholders

10. Shareholders or groups of shareholders owning 5% or more of the total ordinary shares, or a lower ratio as prescribed in the Charter of the credit institution, shall have the right to nominate candidates to the Board of Directors and the Supervisory Board.

Circular No. 20/2025/TT-NHNN dated July 31, 2025, guiding the dossiers and procedures for approval of the proposed personnel list of commercial banks, branches of foreign banks and non-bank credit institutions.

Article 6. Assessment of professional ethics

1. The following persons shall be assessed as failing to meet professional ethics requirements:

a) Persons who must bear responsibility under inspection or examination conclusions leading to administrative penalties imposed on credit institutions or branches of foreign banks in the highest penalty bracket for violations relating to licensing, governance, administration, shares, shareholding, capital contribution, share acquisition, credit granting, corporate bond purchases, or safety ratios in accordance with laws on administrative sanctions in the monetary and banking sector;

b) Persons who must bear responsibility under inspection or examination conclusions leading to administrative penalties imposed on credit institutions or

branches of foreign banks within six (06) months from the date of completion of enforcement of the administrative sanction decision;

c) Persons who have been administratively sanctioned for violations in the monetary and banking sector within one (01) year from the date of completion of enforcement of the administrative sanction decision;

d) Persons who must bear individual responsibility for violations relating to licensing, governance, administration, shares, shareholding, capital contribution, share acquisition, credit granting, corporate bond purchases, safety ratios, asset classification, off-balance-sheet commitments, provisioning and use of provisions for risk handling in accordance with laws, as stated in inspection, examination or audit conclusions of competent state authorities, where recommendations related to such violations have not yet been confirmed as fully remedied by competent state authorities.

2. Persons not falling under Clause 1 of this Article, during their working period at a credit institution or branch of a foreign bank, must comply with regulations on professional ethics rules and standards promulgated by such credit institution or branch of a foreign bank in accordance with State Bank of Vietnam regulations on internal control systems, except for cases of first-time licensing where such rules and standards have not yet been issued.


3. Persons who have worked at foreign credit institutions must comply with professional ethics rules and standards promulgated by such foreign credit institutions (if any).

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APPENDIX B

List of Dossiers for nominating and electing of additional personnel to the Board of Supervisors of SAIGONBANK for the 2024–2029 term



No.	Dossier ¹	Form ²
1	Nomination letter for personnel to join the Supervisory Board of SAIGONBANK for the 2024–2029 term	Original
2	Curriculum Vitae	Original ³
3	- For nominated personnel who are capital representatives: + Declaration of related persons of the nominating shareholder; + Declaration of related persons of the capital representative. - For nominated personnel who are not capital representatives: + Declaration of related persons of the nominated person.	Original ⁴
4	- For nominated personnel who are capital representatives: + Report on disclosure of related interests of the nominating shareholder; + Report on disclosure of related interests of the capital representative. - For nominated personnel who are not capital representatives: + Report on disclosure of related interests of the nominated person.	Original
5	Judicial Record Certificate of the proposed candidate	Original ⁵
6	Diplomas and certificates evidencing the professional qualifications of the personnel proposed to join the Supervisory Board of SAIGONBANK for the 2024–2029 term	Copy ⁶
7	Documents evidencing compliance with the standards and conditions applicable to personnel proposed to join the Supervisory Board in accordance with Article 41 of the Law on Credit Institutions	Original ⁷
8	Documents evidencing compliance with the assessment of “professional ethics”	Original ⁸
9	Citizen Identification Card / Identity Card	Copy



** Number of dossier sets to be prepared: 03 (three) sets.*

¹ Application forms are published on SAIGONBANK’s website: <https://www.saigonbank.com.vn>
– Investor Relations – Shareholder News.

² Dossiers must be prepared in Vietnamese. In cases where documents are issued, notarized or certified by competent foreign authorities or organizations, such documents must be consularly legalized in accordance with Vietnamese law (unless exempt from consular legalization under regulations on consular legalization) and translated into Vietnamese; Translations from a foreign language into Vietnamese must have the translator’s signature notarized in accordance with law. Copies of dossiers and documents of candidates proposed for election or appointment must be true copies from the original register or certified true copies from the originals in accordance with law. Documents self-prepared by candidates proposed for election or appointment must have their signatures notarized in accordance with law.

³ Prepared in accordance with the forms prescribed in Circular No. 20/2025/TT-NHNN dated July 31, 2025.

⁴ Prepared in accordance with the forms prescribed in Circular No. 20/2025/TT-NHNN dated July 31, 2025.

⁵ Judicial Record Certificate of the candidate proposed for election or appointment:

a) For candidates holding Vietnamese nationality: A Judicial Record Certificate issued by the authority managing the judicial record database, which must fully contain information on criminal records (including expunged and non-expunged convictions) and information on any prohibition from holding positions, establishing or managing enterprises or cooperatives;

b) For candidates not holding Vietnamese nationality: A Judicial Record Certificate or an equivalent document (containing full information on criminal records and information on any prohibition from holding positions, establishing or managing enterprises or cooperatives) issued by a competent Vietnamese authority or a competent foreign authority in accordance with regulations. In cases where the Judicial Record Certificate or equivalent document issued by a competent foreign authority does not contain information on any prohibition from holding positions, establishing or managing enterprises or cooperatives, the owner (for single-member limited liability commercial banks or non-bank credit institutions), capital-contributing members (for multi-member limited liability commercial banks or non-bank credit institutions), shareholders or groups of shareholders, the Board of Directors, or the Supervisory Board (for joint stock commercial banks or non-bank credit institutions) nominating the candidate must provide a written explanation stating that no competent authority in the country issuing the judicial record provides such information, and must undertake legal responsibility that the proposed candidate does not fall under any of the cases ineligible for holding positions as prescribed in the Law on Credit Institutions;

c) The Judicial Record Certificate or equivalent document specified at Points a and b of this Clause must be issued no more than six (06) months prior to the date on which the commercial bank or non-bank credit institution submits the application dossier for approval of the proposed list of personnel. Candidates proposed for election or appointment may present an electronic Judicial Record Certificate issued via the VNeID electronic identification and authentication application, or submit an electronic Judicial Record Certificate in accordance with law.

⁶ Diplomas of persons holding Vietnamese nationality that are issued by foreign educational institutions must be recognized by the Ministry of Education and Training in accordance with relevant laws.

⁷ Detailed regulations are provided in Clause 9, Article 7 of Circular No. 20/2025/TT-NHNN dated July 31, 2025.

Documents evidencing compliance with the condition of "having at least three (03) years of direct working experience in finance, banking, accounting or auditing" applicable to candidates proposed to hold the position of member of the Supervisory Board of commercial banks or non-bank credit institutions as prescribed in Point c, Clause 3, Article 41 of the Law on Credit Institutions: A document issued by the authorized representative of the organization where the candidate has previously worked or is currently working, certifying that the candidate has directly worked in finance, banking, accounting or auditing and specifying the duration of such work; or copies of documents evidencing the field of work and the duration of duties undertaken by the candidate in such field.

⁸ Detailed regulations are provided in Clause 11, Article 7 of Circular No. 20/2025/TT-NHNN dated July 31, 2025.

Documents evidencing compliance with the requirement of "professional ethics":

a) An assessment and undertaking by the candidate proposed for election or appointment confirming compliance with the requirement of "professional ethics" as prescribed in Article 6, prepared in accordance with the form set out in Appendix I enclosed with this Circular;

b) An assessment issued by the credit institution or branch of a foreign bank where the candidate has previously worked, prepared in accordance with the form set out in Appendix IV enclosed with this Circular, except for credit institutions or branches of foreign banks that have been dissolved, declared bankrupt, consolidated or merged.

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