

No: 223 /CV-SGB-HDQT

HCM City, March 27, 2026

**INFORMATION DISCLOSURE OF PERIODIC FINANCIAL
STATEMENTS**

To: Hanoi Stock Exchange

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding on disclosure of information on security market, Saigon Bank For Industry And Trade (SAIGONBANK) has disclosed the Audited Financial statements of 2025 to Hanoi Stock Exchange as follows:

1. Name of company: Saigon Bank For Industry And Trade

- Ticker code: SGB
- Address: 2C Pho Duc Chinh Street, Ben Thanh Ward, Hochiminh City.
- Tel: 028.39143.183 Fax: 028.39143.193
- Email: web_admin@saigonbank.com.vn Website: www.saigonbank.com.vn

2. Disclosed Information:

- Audited Financial statements of 2025

☐ Separate financial statements (Listed company that has no affiliate/subsidiary and its superior accounting unit has belonging units);

☒ Consolidated financial statements (Listed company that has affiliates/subsidiaries);

☐ Comprehensive financial statements (Listed company that has dependent accounting unit organizing a separate accounting system);

- Cases that require reason explanation:

+ Auditing organization gives an opinion that is not full acceptance on the financial statements (for the audited financial statements in 2025):

☐ Yes

☒ No

Explanatory document in case the Yes box is ticked:

☐ Yes

☒ No

+ After-tax profit of the reporting period figures between before and after audit has a difference of 5% or above, or changed from negative to positive result or vice versa (for the audited financial statements in 2025):

☐ Yes

☒ No

Explanatory document in case the Yes box is ticked:

☐ Yes

☒ No

+ After-tax profit shown in the income statement of the reporting period increases/decreases by 10% or above compared to that of the same reporting period in the previous year:

☒ Yes

☐ No

Explanatory document in case the Yes box is ticked:

☒ Yes

☐ No

+ After-tax profit of the reporting period is negative; positive profit of the same period in the previous year was carried out to be recorded as negative figures of the same period this year or vice versa:

☐ Yes

☒ No

Explanatory document in case the Yes box is ticked:

☐ Yes

☒ No

This information has been published on the company's website on 27/03/2026 at this link <https://www.saigonbank.com.vn/vi/quan-he-co-dong/Bao-cai-hoat-dong>

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Attached documents:

- Audited financial statements and audited consolidated financial statements of 2025;
- Explanatory document on the difference of 10%.

Recipients:

- As stated above;
- Board of Directors office (for filing).

LEGAL REPRESENTATIVE

SAIGON BANK FOR INDUSTRY AND TRADE



**VU QUANG LAM
CHAIRMAN**